

Foresters
Financial

Learning
Academy

Presents

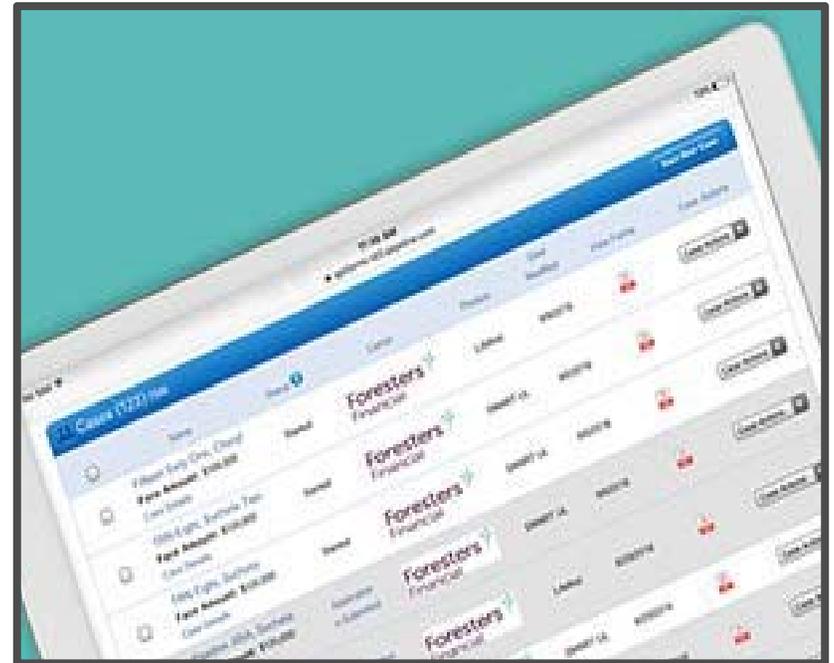
Onboarding

Using iPipeline
iGO e-application with
Foresters Financial



Agenda

- Using iPipeline iGO e-application
- Pre-screening
- Completion and submission of e-application
- Tips for iPipeline iGO e-app
- Process
- Support



Using iPipeline iGO Application

Using iPipeline iGO e-application

- **E-application availability**
 - **Non-med products**
 - Term
 - Smart UL
 - Advantage Plus
 - Your Legacy

- **Available in all product approved states**
 - **except**
 - Massachusetts
 - New York
 - Vermont

- **E-App is used for non-med product. Applical for a POS decision available only for PlanRight.**

Pre-Screening

iPipeline iGO e-App Pre-screening

For Your Legacy only, you must verify identity of the Proposed Insured and Owner (on a juvenile case) in person when writing the application on paper or via e-App

Except for juvenile cases, the Proposed Insured, Owner and Payer must be the same person*

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

A valid Security Number (SSN) is required for e-App submission*

Other than Your Legacy, 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*

For Your Legacy, the only acceptable method of payment is a personal check and/or transfer of funds. There is no other method of payment available for this product. If the source of premium is a combination of a personal check and a transfer of funds, do not accept the personal check. The personal check will be collected upon certificate delivery

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

iPipeline iGO e-App Pre-screening

Credit and Debit cards, money orders or cashier's checks are not valid forms of premium payments (for e-App or paper). For Your Legacy only, a personal check can be mailed to Foresters during underwriting review or will be accepted upon certificate delivery
Other than Your Legacy, applications with 1035 Exchange requests or lump sum payments cannot be submitted via e-App.*
For Your Legacy, if a 1035 Exchange requires a spousal or an irrevocable beneficiary signature the application cannot be submitted via e-App *
For Your Legacy, up to three (3) life insurance contracts can be listed for 1035 Exchange/Absolute Assignment*
e-App certificates cannot be backdated to save insurance age: Certificate date is the date issued*
To submit the application electronically you and the Proposed Insured or the Owner (on a juvenile case) must each have a separate email address*

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

Completion and submission of e-application

iPipeline iGO e-App Process

Notes:

- Specific state variations not covered in PowerPoint
- State forms automatically triggered within E-application
- Follow the yellow brick road; any yellow box requires completion and any white box is not required but provides helpful information to accelerate the underwriting process
- Within each section, if all required information is provided you will see a green checkmark once you select next. If required information is missing you will see a red question mark.



Process

Step # 1: E-app launch:

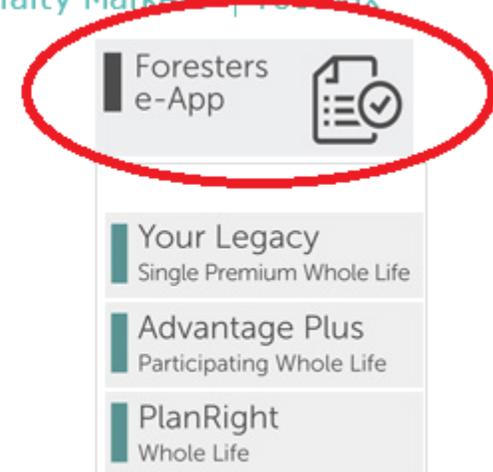
1. Logon to Foresters ezbiz (www.foresters.com)
2. Select Foresters E-App on top right hand corner

My Business | Products | Training | Forms & Brochures | Marketing | Specialty Markets | Toolbox

Breaking News!

Coming soon

Write Your Legacy Single Premium Whole Life¹ business using iPipeline's



Process

Step # 2: E-app launch:

1. Start New Case – begins a new e-App
2. View My Cases – view of recent cases



Option # 1: Start new case

Powered by IPPELINE

My Cases Welcome | [Sign Out?](#) | [Help](#) | [Take the tour!](#)

Start New Case Case Actions

Case Information

Status: Started | Date Modified: 08/11/2016

Proposed Insured

First Name: Last Name:
 Date of Birth (mm/dd/yyyy): Age: Gender:

Case Description

(Examples: \$500,000.00, Kid's Policy, Business Policy)

Carrier and Product

Application Signed State: Product Type:

Product:

Carrier	Product	IGO e-App
Foresters Financial	SMART UL	<input type="button" value="Select"/> <input type="button" value="e-Sign"/>

Case Information

Starting a new case

- **Proposed Insured:** Complete this section
- **Case Description:** Enter details about case (example: 20-year \$100k D.B.)
- **Carrier & Product:**
 - **Application Signed State:** State where the Owner signs the e- App. Agent must be licensed in this state to proceed
 - **Product Type:** Select Product Type, then select "**Find Available Products**"
 - Once Product is determined, click "**Select**" to launch e-app

iPipeline Process

My Cases Welcome | [Sign Out?](#) | [Help](#) | [Take the tour!](#)

Smith, Ron Foresters Financial SMART UL Case Actions

Case Information **Application**

Pre-Qualifying

Pre-Qualifying

Welcome to Foresters Electronic Application!

- 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

Does the Proposed Insured or Owner know that ...

- **In certain states there are specific disclosures and/or e-Commerce guidelines that must be followed? Before proceeding click on Foresters [producer website](#) for details**
- The e-App is available for all non-medical products, except Your Legacy? Medical products, PlanRight, Your Legacy and Prepared do not qualify for an e-App
- The Application used must be for the state where their Application is signed? If not, Foresters will not be able to process your e-App and it will have to be re-submitted with the correct state selected
- Except for juvenile cases, the Proposed Insured, Owner and Payer must be the same person? If they are not, please proceed with writing the application on paper
- For juvenile cases, the Parent or Legal Guardian must be the Owner and Payer? Otherwise, please proceed with writing the application on paper
- Up to three (3) children can be listed when applying for Children's Term Rider? If more than three (3) need to be listed, please proceed with writing the application on paper
- Up to five (5) primary and three (3) contingent beneficiaries can be named? If more than five (5) primary or three (3) contingent beneficiaries need to be listed, please proceed with writing the application on paper
- They must have their own email address? The Proposed Insured or the Owner (on a juvenile case) must be able to receive emails at their own email address and open links in an email to access documents (such as PDFs). Otherwise, please proceed with writing the application on paper
- If e-Signing using email, to submit the application electronically your email address must be different than their email address? Otherwise, please proceed with writing the application on paper

Pre-Qualifying Screen

- Ensure agent reads section as these rules help determine whether the client qualifies for e-App process
- If they do, answer "Yes" at the bottom and proceed to the next screen
- If no, please write application on paper application

iPipeline Process

Foresters Financial

Powered by iPIPELINE

My Cases | Welcome | Sign Out? | Help | Take the tour!

Smith, Ron | Foresters Financial | SMART UL | Case Actions

Case Information | Application

Pre-Qualifying

License and Appointment Check

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 SMART UL	Application Signed State Arizona
Agent First Name John	Agent Last Name Adams
Agent SSN ____-____-____	Agent # 515015
% of Split 100	Click Validate to check your License and Appointment

Validate

Will there be more than one Agent? Yes No

Back | Save | View Forms

License and Appointment Check Screen

- 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 agent name
- Enter agent # or SSN number; only 1 required. Tip– entering agent # helps to avoid delays and helps agent get paid quicker
- Click "**validate**" to proceed. If validated, agent can proceed. If agent doesn't validated, they'll need to contact Foresters
- If more than one agent then select "**Yes**" and enter agent information. We provide ability to split comp with up to 2 additional agents (Note: The comp split must equal 100% to proceed to the next screen)

iPipeline Process

Proposed Insured

- 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 Proposed Insured's expectations
- Click the "View Forms" button to ensure you have the right application for the state where the application will be e-signed. If not, click on the "Case Information" tab and re-select the state

Personal Details

Prefix: [Dropdown] First Name: [Text: Ron] M.I.: [Text] Last Name: [Text: Smith] Suffix: [Dropdown]

Date of Birth (mm/dd/yyyy): [Text: mm/dd/yyyy] Age Nearest: [Text: 14] Gender: Male Female Social Security No.: [Text: - - -]

Country of Birth: [Dropdown]

Is the Proposed Insured a U.S. Citizen? Yes No

Primary Language: English Spanish

Contact Information

Home Address

Number and Street (cannot be a P.O. Box)

Proposed Insured Screen

- Collect personal details about the proposed insured in this section
- Enter Valid SSN – do not accept SSN that starts with a "9". SSN must be 9 characters long. If no SSN available, complete paper application
- Enter Country of birth and then birth state,
- If insured is not a U.S citizen select **"no"** then select visa type under immigration status
- Address validation – blue message "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

iPipeline Process

The screenshot displays the 'Proposed Insured Cont' screen within the Foresters Financial iPipeline system. The interface is divided into several sections:

- Header:** Shows the user name 'Smith, Ron', the Foresters Financial logo, 'SMART UL', and a 'Case Actions' dropdown menu.
- Navigation:** 'Back' and 'Next' buttons are located below the header.
- Left Sidebar:** A vertical menu lists various steps in the process, including 'Pre-Qualifying', 'License and Appointment Check', 'Proposed Insured', and 'Proposed Insured, Cont'. The 'Proposed Insured, Cont' step is currently selected and highlighted in red.
- Main Content Area:**
 - Proposed Insured Cont:** The main title of the current screen.
 - Photo I.D. Information:** A section for identifying the insured. It includes a dropdown for 'Type' (set to 'Driver's License'), a text input for 'Driver's License No.' (containing '12345'), and a dropdown for 'Issue State' (set to 'CT').
 - Employment Information:** A section for identifying the insured's current employment status. It includes a dropdown for 'Employment Status' (set to 'Employed') and a list of options: 'Employed', 'Retired', 'Student', 'Home Maker', 'Unemployed', 'Child', and 'Disabled'. The 'Employed' option is currently selected.
 - Reserves:** A section with two radio button options: 'Yes' and 'No'.
 - Designation:** A section with a text input and two radio button options: 'Yes' and 'No'.
- Right Sidebar:** Contains 'Save' and 'View Forms' buttons.

Proposed Insured Cont Screen

- Verify the identity of the proposed insured
- Photo I.D. Information - Three choices: Driver's License, Passport and Other Government ID
- Enter the proposed insured's employment status
- Location to identify an insures secondary addressee

iPipeline Process

Powered by iPIPELINE

My Cases Welcome | [Sign Out?](#) | [Help](#) | [Take the tour!](#)

Smith, Ron Foresters Financial SMART UL Case Actions

Case Information **Application**

Lifestyle Questions

For purposes of the questions in the Lifestyle, Medical, Rider or the Other Insurance section, "you" and "your" mean the proposed insured, "diagnosed", "tested", "advised", "treated", "counseling" and "treatment" mean by a licensed physician or medical practitioner.

Within the past 12 months, have you used tobacco, in any form, or another nicotine product? Yes No

Within the past 5 years, have you:
Used marijuana (more than once a week), heroin, cocaine, a narcotic, a barbiturate, a hallucinogen or another controlled substance except as prescribed by a licensed physician or medical practitioner? Yes No

Received or been advised to receive treatment or counseling for, or to discontinue or reduce, the use of alcohol, or a non-prescribed or prescribed drug? Yes No

Do you expect, within the next 2 years, to change your country of residence or to travel outside of the United States, Canada, Caribbean Islands (excluding Haiti), Western Europe, Hong Kong, Australia or New Zealand? Yes No

Within the past 2 years, have you:
Flown, or do you intend within the next 2 years to fly, in an aircraft as a student pilot or licensed pilot? Yes No

Engaged, or do you intend within the next 2 years to engage, in motor vehicle or boat racing, mountain or rock climbing, scuba diving, skydiving, ballooning, hang gliding or ultra light flying? Yes No

Within the past 5 years, have you had your driver's license suspended or revoked or been convicted of or pled guilty to more than 3 moving violations or to 1 or more driving while impaired or under the influence violations? Yes No

Lifestyle & Medical Questions Screen

- Where the Proposed Insured answers Yes or No to a number of Lifestyle & Medical questions
- If "Yes" to any of the questions, additional information is required
- Click on the Red Details box and enter additional information in the pop up
- Once you complete the information, the Details box will turn from Red to Green

iPipeline Process

My Cases Welcome | [Sign Out?](#) | [Help](#) | [Take the tour!](#)

Smith, Ron Foresters Financial SMART UL Case Actions

Case Information Application

Pre-Qualifying
 License and Appointment Check
 Proposed Insured
 Proposed Insured, Cont
 Lifestyle Questions
 Coverage Information
 Illustration Certification
 Non-Residence Sale Declaration
 Beneficiary
 Other Insurance
 Physician Information
 Medical Questions
 Medical Questions, Cont
 Chest Pain Questionnaire
 Chest Pain Questionnaire, Cont

Coverage Information

Product Name: **SMART UL**

Face Amount: \$

Life Insurance Qualification Test: Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)

Death Benefit Option: Level Increasing

Optional Benefits

Accidental Death Rider Benefit Amount: \$

Children's Term Rider (CTR) CTR Benefit Amount: \$

Does the Proposed Insured have any children under the age of 18 years? Yes No

Disability Income Rider (Accident Only)

Waiver of Monthly Deductions

Guaranteed Purchase Option

Disability Income/Waiver Rider Questions

Hours worked per week (past 6 months):

of weeks worked (past 12 months):

Within the past 180 days, have you been unable to work at your regular job for weeks? Yes No

Coverage Information Screen

- Provide the product Details of the clients case. Here you'll enter the face amount, guideline tests, death benefit options and select available riders that client is purchasing

iPipeline Process

The screenshot displays the 'Illustration Certification' screen within the iPipeline system. The user is logged in as 'Smith, Ron' and is viewing the 'Application' tab. The left sidebar shows a checklist of steps, with 'Illustration Certification' highlighted. The main content area contains the following information:

Illustration Certification
 As a signed illustration cannot be submitted, you must check one of the boxes below.

No illustration was used in the sale of the insurance product applied for in the application and no illustration was provided to the prospective Owner. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.

An illustration that does not conform to the insurance product applied for in the application was used in the sale of that insurance product. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.

A computer screen illustration, which complies with state requirements, was displayed to the prospective Owner in the sale of the insurance product applied for in the application. The illustration was based upon the following information:

Plan Applied For: [Dropdown] Face Amount: \$ [Text Box]

Premium Amount: \$ [Text Box] Premium Mode: [Dropdown]

Sex: Male Female Issue Age: [Text Box] Insurance Class: Tobacco Non-Tobacco

Rider(s) (name and benefit amount): [Text Area]

A copy of the computer screen illustration was NOT provided to the prospective Owner. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.

Illustration Certification Screen

- Required for any illustrated product i.e. SMART UL, ADV+ and Your Legacy
- This form is built into the e-App, based on the product selected on the Case Information screen

iPipeline Process

My Cases Welcome [Joe Smith](#) | [Sign Out?](#) | [Help](#) | [Take the tour!](#)

Smith, Ron Foresters Financial Your Legacy Case Actions

Case Information Application

- Pre-Qualifying
- Pre-Qualifying, Cont
- License and Appointment Check
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Illustration Certification
- Non-Residence Sale Declaration**
- ? Beneficiary
- Other Insurance
- 1035 Exchange/Absolute Assignment
- Physician Information
- Medical Questions

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:

Non-Residence Sale Declaration Form

- Required if the state of solicitation is different than the state in which the Proposed Insured or Owner (if a juvenile case) resides

iPipeline Process

Beneficiary Screen

- First answer the question “Split the share percentage equally among all Primary Beneficiaries” – Yes or No
- Select up to 5 primary and 3 contingent beneficiaries
- After making the selection, wait for the screen to refresh before proceeding otherwise an incorrect pop up message will appear

iPipeline Process

Foresters Financial | Your Legacy | Case Actions

Welcome [Joe Smith](#) | [Sign Out?](#) | [Help](#) | [Take the tour!](#)

My Cases

Smith, Ron

Case Information

Application

Back Next

Save

View Forms

Other Insurance

Is there another annuity or life insurance application pending, on the life of the proposed insured, with Foresters or another insurer? Yes No

Do you currently have an annuity or life, accidental death, critical illness or disability income insurance pending or in force? Yes No

Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified? Yes No

Will coverage be discontinued or reduced, or premium payments stopped, on existing life insurance coverage or an annuity, if the insurance applied for in this Application is issued (includes military group life insurance)? Yes No

Back Next

Pre-Qualifying
 Pre-Qualifying, Cont
 License and Appointment Check
 Proposed Insured
 Proposed Insured, Cont
 Lifestyle Questions
 Coverage Information
 Illustration Certification
 Non-Residence Sale Declaration
 Beneficiary
 Other Insurance
 1035 Exchange/Absolute Assignment
 Physician Information

Other Insurance Screen

- Proposed Insured answers Yes or No to the Other Insurance questions
- If “Yes” to the replacing questions, the appropriate Replacement form screens will appear

iPipeline Process

The screenshot displays the Foresters Financial iPipeline interface for a user named Ron Smith. The interface includes a navigation menu on the left with various steps, a main content area for the 'Application' section, and a right-hand sidebar with 'Save' and 'View Forms' buttons. The current step is 'Important Notice: Replacement form', which contains a bulleted instruction and three questions with radio button options for 'Yes' and 'No'.

Foresters Financial | SMART UL | Case Actions

My Cases | Welcome | Sign Out? | Help | Take the tour!

Case Information | **Application**

Important Notice: Replacement form

- Be sure to ask the Proposed Insured if they would like the Important Notice: Replacement form read aloud. Regardless of their answer, click the link below to open the "Important Notice: Replacement form" and activate the questions.

["Important Notice: Replacement form"](#)

Was the Important Notice: Replacement form read aloud? Yes No

Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? Yes No

Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? Yes No

Buttons: Back, Next, Save, View Forms

Important Notice: Replacement Form Screen

- If applicable, this replacement form is built into the e-App

iPipeline Process

The screenshot displays the iPipeline web application interface. At the top left is the Foresters Financial logo. The main header area includes the text 'Foresters Financial' and 'Your Legacy'. A navigation menu on the left lists various steps in the process, with '1035 Exchange/Absolute Assignment' currently selected and highlighted in red. The main content area is titled 'Application' and '1035 Exchange/Absolute Assignment'. It features a form for entering company information, including 'Existing Company Name', 'Existing Company Address' (Number and Street, City, State, Zip Code), and 'Contract Number'. There are also radio buttons for 'Attached' or 'Lost/Destroyed' status. The top right of the page shows 'Welcome Joe Smith' and links for 'Sign Out?', 'Help', and 'Take the tour!'. A 'Powered by PIPELINE' logo is also visible.

1035 Exchange / Absolute Assignment Screen

- Where 1035 Exchange information is collected for Your Legacy applications only
- For Your Legacy, if a 1035 Exchange requires a spousal or an irrevocable beneficiary signature, the application must be written on paper
- Other than Your Legacy, applications with 1035 Exchange requests or lump sum payments are not allowed via an e-App

iPipeline Process

The screenshot displays the iPipeline application interface. At the top left is the 'Foresters Financial' logo. Below it, the user's name 'Smith, Ron' is shown. The main header area includes the 'Foresters Financial' logo, the text 'SMART UL', and a 'Case Actions' dropdown menu. A navigation bar contains 'My Cases', 'Welcome', 'Sign Out?', 'Help', and 'Take the tour!'. The interface is divided into sections: 'Case Information' on the left, 'Application' in the center, and a sidebar on the right with 'Save' and 'View Forms' buttons. The 'Application' section is titled 'Chest Pain Questionnaire' and includes a description: 'Please list medical and physical problems diagnosed, treated, tested positive for or for which you have been given medical advice by a member of the medical profession. (e.g. angina, costochondritis, esophageal reflux, muscle strain, myocardial infarction, palpitations, stress, etc.).' Below this is a yellow text input field. The questionnaire contains several questions with radio button options for 'Yes' and 'No':

- When was this condition diagnosed? (mm/dd/yyyy) [mm/dd/yyyy]
- Have you consulted with a member of the medical profession regarding a recurrence of your condition? Yes No
- Has a member of the medical profession advised you that your condition is associated with exercise, exertion, excitement, food, infection, strain, other? Yes No
- Have you had any test(s) or investigation(s) that you have undergone in relation to this condition, (e.g. blood tests, chest x-rays, coronary angiogram, echocardiograph, electrocardiograph, endoscopy, exercise stress test etc.)? Yes No
- Do you currently take medication for this condition? Yes No
- Other than already stated, have you taken other medication in the past for this condition? Yes No
- Other than already stated, have you ever been admitted to a hospital or had out-patient treatment for this condition? Yes No

Questionnaire Screens

- There are 7 questionnaires built into the e-App
- Questionnaires automatically load based on the proposed insured's response to the Lifestyle and Medical questions

iPipeline Process

My Cases Welcome | Sign Out? | Help | Take the tour!

Smith, Ron Foresters Financial SMART UL Case Actions

Case Information **Application**

Pre-Qualifying
License and Appointment Check
Proposed Insured
Proposed Insured, Cont
Lifestyle Questions
Coverage Information
Illustration Certification
Non-Residence Sale Declaration
Beneficiary
Other Insurance
Physician Information
Medical Questions
Medical Questions, Cont
Payment Information
Temporary Insurance

Payment Information

Payer is: Proposed Insured First premium payment to be made by: Draft via Pre-Authorized Check (PAC)

Subsequent premium payments made by: PAC Planned Premium: \$ 100.00 Payment mode: Quarterly

Preferred Draft Date: Yes No

Draft Date: [Dropdown]

PAC Banking Information

Name of Financial Institution: [Text Field]

Routing Transit #: [Text Field] Account #: [Text Field]

Routing Transit #: Please re-enter routing transit # Account #: Please re-enter account #

Credit and Debit cards are not valid forms of premium payment. A valid bank account from which the premium can be deducted is required. If the account # provided is 16 digits or more, please ensure it is for a valid bank account and NOT a Credit or Debit card.

Account Type: [Text Field]

Buttons: Back, Next, Save, View Forms

Payment Information Screen

For Term, SMART UL and ADV + only

- Proposed Insured (or Owner if a juvenile case) must be the Payer, first premium and subsequent premiums must be draft via Pre-Authorized Check (PAC). Otherwise, please write the application on paper
- You can select a Preferred Draft Date
- Routing Transit # must be 9 digits long. Account # can be up to 16
- You'll need to enter the Routing Transit # and Account # twice. They must match in order to proceed to the next screen
- Credit and Debit cards are not valid forms of premium payment

iPipeline Process

Foresters Financial

Powered by PIPELINE

My Cases Welcome | Sign Out? | Help | Take the tour

Smith, Ron Foresters Financial SMART UL Case Actions

Case Information Application

License and Appointment Check
 Proposed Insured
 Proposed Insured, Cont
 Lifestyle Questions
 Coverage Information
 Illustration Certification
 Non-Residence Sale Declaration
 Beneficiary
 Other Insurance
 Physician Information
 Medical Questions
 Medical Questions, Cont
 Payment Information
 Temporary Insurance Agreement

Temporary Insurance Agreement (TIA)

Has the Proposed Insured:

Within the past 24 months, had either an investigation or treatment, by a physician or medical practitioner, for chest pain, heart problem, stroke, cancer or AIDS ("Investigation" does not include negative tests for HIV)? Yes No

Within the past 4 months, been admitted or been medically advised to be admitted to a hospital or other licensed health care facility (other than for childbirth)? Yes No

Within the past 4 months, had surgery performed or recommended, had or been medically advised to have a medical test (other than for HIV) or investigation, that has not yet been started or completed, or the results of which are not yet known? Yes No

Temporary Insurance Agreement (TIA) Acknowledgement

First premium payment, in the amount of:
 \$

Temporary Insurance Agreement (TIA) Screen

For Term, SMART UL and ADV + only

- TIA rules are built into the e-App
- If Proposed Insured qualifies for TIA enter the first premium payment amount
- If Proposed Insured does not qualify, temporary insurance is not in effect

iPipeline Process

Powered by PIPELINE

Welcome [Joe Smith](#) | [Sign Out?](#) | [Help](#) | [Take the tour!](#)

My Cases

Smith, Ron

Foresters Financial

Your Legacy

Case Actions

Case Information

Application

Back Next Save View Forms

Payment Information/Temporary Insurance Agreement

Payment Information

Payment to be made by:

Check (payable to Foresters)

Other

Temporary Insurance Agreement

Has the Proposed Insured:

Within the past 24 months, had either an investigation or treatment, by a physician or medical practitioner, for chest pain, heart problem, stroke, cancer or AIDS ("Investigation" does not include negative tests for HIV)? Yes No

Within the past 4 months, been admitted or been medically advised to be admitted to a hospital or other licensed health care facility (other than for childbirth)? Yes No

Within the past 4 months, had surgery performed or recommended, had or been medically advised to have a medical test (other than for HIV) or investigation, that has not yet been started or completed, or the results of which are not yet known? Yes No

Back Next

Payment Information / Temporary Insurance Agreement Screen

For Your Legacy only

- A personal check can be mailed to Foresters during underwriting review or will be accepted upon certificate delivery
- TIA rules are built into the e-App
- If Proposed Insured does not qualify, temporary insurance is not in effect

iPipeline Process

The screenshot displays the iPipeline application interface for a user named Ron Smith. The interface includes a navigation menu on the left with a checklist of application components, all of which are marked with green checkmarks. The main content area shows a 'Validate and Lock Data' section with a green checkmark icon and a congratulatory message: 'Congratulations! Your client's application package is complete and in Good Order'. Below this, a yellow star icon indicates that the application package now qualifies for the signature process. A button labeled 'Lock Application and Proceed to Signature Process' is highlighted. The interface also features a 'Case Actions' dropdown menu, a 'Back' button, and a 'Save' button.

Validate and Lock Data Screen

- All green check marks let you know the application is complete and it is "in Good Order (iGO)
- If you see a red question mark on one of the sections on the left navigation tree this means required information was missed. Revisit and complete the required fields and proceed back to this screen
- Click Lock Application button to proceed to the e- Signature process

iPipeline Process

The screenshot shows the iPipeline web application interface. At the top, it says "Powered by iPIPELINE". The user is logged in as "Smith, Ron". The main content area displays the "Validate and Lock Data" screen with a message: "Your client's application package has been locked!". Below this message, there is a warning: "Your client's application package has been locked to protect client data from digital alteration during the Signature process. Please be aware that unlocking the application package will cancel all previously collected electronic signatures and will require you to complete the Signature process again." A large button labeled "Unlock Application Data and Cancel Signature Process" is visible. At the bottom right, there is a "Next" button. The left-hand navigation tree includes items like "Proposed Insured", "Lifestyle Questions", "Coverage Information", and "Validate and Lock Data" (which is currently selected).

Validate and Lock Data Screen

- e-Application must be locked in order to e-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 Application Data**" button 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

iPipeline Process

Signature Method Screen

- Three choices:
 - Print application package for your client's wet signature – in case your client does not want to sign electronically. You will need to print the application package in its entirety, you and your client will need to sign in pen and the application package needs to be sent to Foresters the way you normally would send in a paper application
 - Email application package to your client for e-Signature (also known as ClickWrap)
 - Use stylus/finger to e-Sign the application package (iPad/Tablet only)

Case Information

- Pre-Qualifying
- License and Appointment Check
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Temporary Insurance Agreement
- Validate and Lock Data
- Signature Method**

Application

Signature Method

Please choose a signature method:

- Print application package for your client's wet signature
- Email application package to your client for e-Signature
- Use stylus/finger to e-Sign the application package (iPad/Tablet only)

Back

Save

View Forms

iPipeline Process

Signing using the ClickWrap Signature Method

e-Signature Instructions Screen

- First screen for this signature method

The screenshot displays the 'Application' tab in the iPipeline system. On the left, a 'Case Information' sidebar lists various application components, each with a lock icon: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Illustration Certification, Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, and Temporary Insurance Agreement. The main content area is titled 'Application' and features a 'Back' button. Below this, the 'e-Signature Instructions' section is highlighted. It states: 'e-Signature emails will be sent to the signing parties below:' followed by a table listing 'Proposed Insured (if the proposed insured is not a juvenile)' and 'Ron Smith'. Below the table, three paragraphs of text explain the e-Signature process, including the requirement to agree to Terms of Use and e-Signature Consent, and the instruction to click an 'I Agree' statement. A 'Save' button and a 'View Forms' button are located on the right side of the screen. At the bottom, the 'Agent e-Signature Instructions' section is partially visible.

Proposed Insured (if the proposed insured is not a juvenile)	Ron Smith
---	-----------

iPipeline Process

Agent e-Signature Instructions Section

- Enter the last 4 digits of your SSN as well as your email address

The e-Signature process requires each e-Signer to agree to the Terms of Use and e-Signature Consent and then to review on-line the application package.

Following review of this information, each e-Signer will be instructed to click an "I Agree" statement, insert the city, where he/she is located when signing and apply his/her electronic signature.

This process will serve as his/her electronic signature. A secure process has been put in place to ensure his/her review of personal information and e-Signing is confidential and secure.

Agent e-Signature Instructions

Jerry Alan, please enter the last 4 digits of your SSN that you, as the agent, will use to sign in to your agent Signature process once all other parties have e-Signed.

AGENT SSN

Please also enter and confirm your email address where e-Signature notifications will be sent.

Email address

Confirm Email address

[Back](#) [Next](#)

iPipeline Process

Proposed Insured e-Signature Screen

- Required information that has already been data entered is carried over to this screen
- Enter the email address for the proposed insured (or Owner if juvenile case)
- Click "**Send Message**"
- If for some reason the proposed insured did not receive the message, you can go back to this screen and hit "**Resend.**" You can also resend the e-Signature from your Dashboard. Click on Case Details under the name of your client. Once the screen opens, click Resend

Proposed Insured's e-Signature

Your e-Signature email has not yet been sent!
You have 1 of 1 e-signature emails to send

Send Message

By completing the information below, your client will receive a personalized email message instructing them how to gain access to their electronic application package and the necessary steps that must be completed to apply their electronic signature.

Last 4 digits of e-Signer's Social Security Number:

e-Signer's name as it appears on the application:

e-Signer's Email Address:

Agent's Email Address:

Subject:

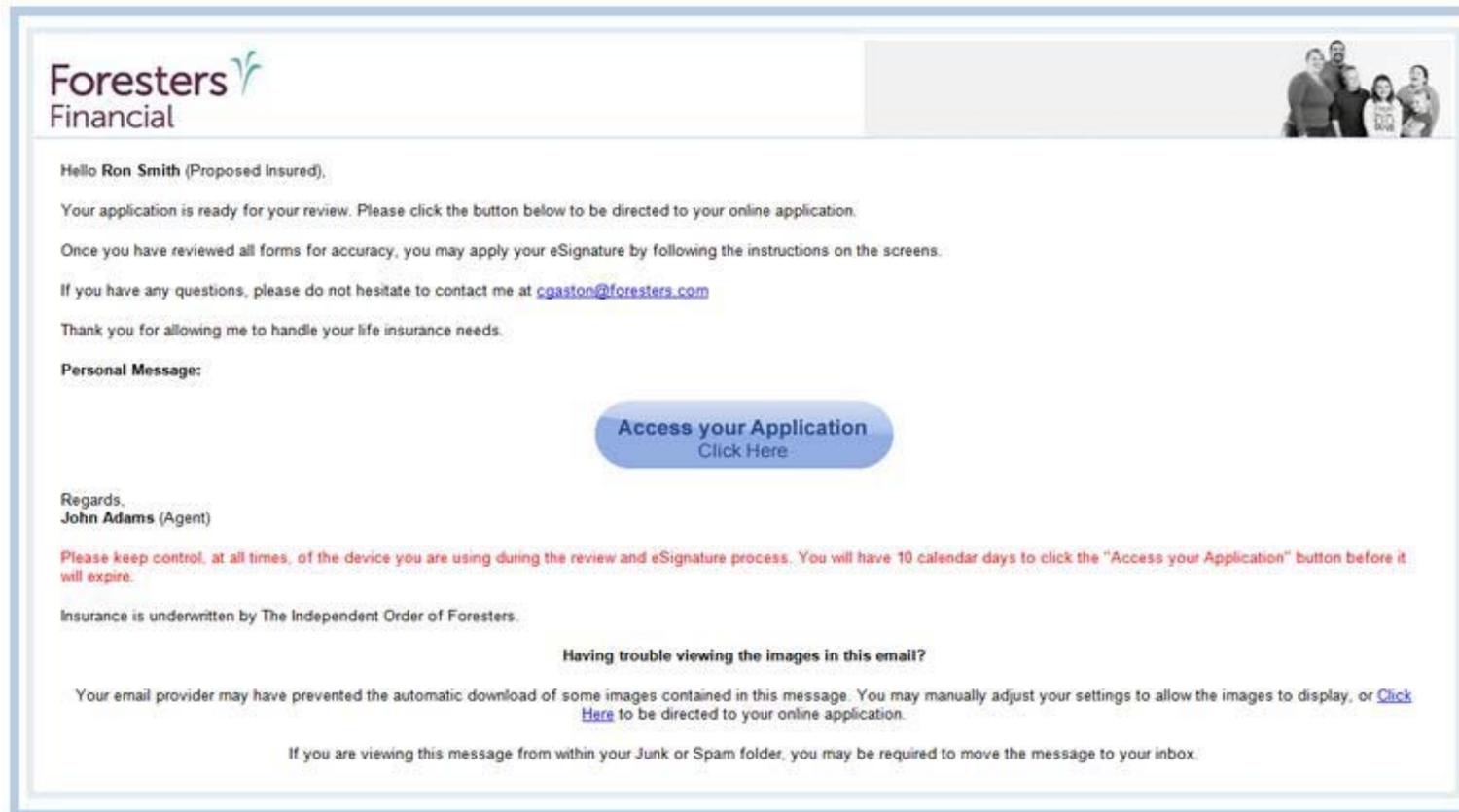
Email Message:

Navigation buttons: Back, Next, Save, View Forms

iPipeline Process

Proposed Insured/Owner Email

- Proposed insured (or Owner if juvenile case) will receive an email from Foresters Financial, letting them know their application is ready for review.
- To review the application, they will need to click **“Access your Application”**



iPipeline Process

Your Foresters life insurance application package is available for review. To ensure your information remains secure and confidential, please enter the information below:

Last 4 Digits of Your SSN

Sign In

Secure Website

- Redirects the proposed insured (or Owner if juvenile case) to a secure website.
- In order to access the website, they need to enter the last 4 digits of their SSN
- This site will remain active for 10 days calendar days from the date they receive the email
- If 10 calendar days have passed the proposed insured (or Owner if juvenile case) will not be able to access the website
- You will receive an email letting you know this has happened
- To reactive the website you will need to resend the e-Signature email again.

iPipeline Process

The Independent Order of Foresters ("Foresters")
 A Fraternal Benefit Society.
 789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
 U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Product Details (complete and submit only if applying for SMART Universal Life Insurance.)

Proposed Insured
 First name: Ron Middle name: Last name: Smith

SMART Universal Life

Amount of life insurance applied for on the proposed insured: \$ 100,000

Underwriting: Non-medical Medical

Planned premium: \$ 100.00 Monthly Quarterly Semi-annually Annually

Life insurance qualification test:
 Guideline Premium Test (GPT)
 Cash Value Accumulation Test (CVAT)

Death benefit option:
 Level
 Increasing

Initial lump sum premium: \$ _____
 Source of lump sum premium: _____

Riders (Subject to state and product availability)

Accidental death: \$ _____ Children's term: \$ _____ Disability income (accident only): \$ _____

Waiver of monthly deductions Guaranteed purchase option

Other rider(s): _____

After reviewing your application package, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use and e-Signature Consent and that I have also reviewed each page of the application package

Review e-Application

- Must also review the application package by clicking on the Review Application button. The application package will pop-up for the proposed insured's (or Owner's if juvenile case) review

iPipeline Process

Review e-Application

- If the proposed insured's responses are too long to fit in the space provided, the Overflow form will appear. It is the equivalent to attaching an additional sheet of paper when writing a paper application
- Any section where this has happened, you'll see "**See Overflow Form**" letting you and the proposed insured (or Owner if juvenile case) to review this form in order to see the response given
- Some cases but not all cases will have an Overflow form

The screenshot shows a PDF document titled "8006349_FOR-M01.PDF" in Adobe Acrobat Pro. The document header includes the Foresters Financial logo and contact information: "The Independent Order of Foresters ('Foresters') - A Fraternal Benefit Society, 789 Don Mills Road, Toronto, Canada M3C 1T9, U.S. Mailing Address: P.O. Box 179, Buffalo, NY 14201-0179, T. 800 828 1540, foresters.com". The main content is an "Overflow Form" section. It contains a form with the following fields: "Proposed Insured: Gita Map One A" (with a note "(First name, middle initial and last name)"), and "Date of birth: Sep 08, 1978" (with a note "(mmm/dd/yyyy)"). Below this is an "Overflow Information" section with the heading "----LIFESTYLE QUESTIONS SECTION----". The text reads: "Within the past 5 years have you: Used marijuana (more than once a week), heroin, cocaine, a narcotic, a barbiturate, a hallucinogen or another controlled substance except as prescribed by a licensed physician or medical practitioner? Details: See Drug and Substance Usage Questionnaire". At the bottom of the overflow form, it says "Within the past 5 years have you:". The window title bar shows "8006349_FOR-M01.PDF - Adobe Acrobat Pro" and the system tray at the bottom indicates the time is 2:49 PM on 9/20/2016.

iPipeline Process

Welcome - Consent

Welcome Ron Smith,

To begin the Signature process, please review the **Terms of Use and e-Signature Consent** by using the scroll window below.

TERMS OF USE

CONDITIONS OF USE
By using this Web site in relation to an application for insurance with The Independent Order of Foresters, hereinafter referred to as "the Company", you agree with the following Terms Of Use ("Terms") without limitation or qualification. Please read these Terms carefully before using this Web site. If you do not agree with these Terms, you are not granted permission to use this Web site and must exit immediately. The Company may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the current Terms governing this Web site.

DISC AIMFR

[Print](#)

Next, please review your application package in its entirety for accuracy and to make sure you completely understand and agree with what they say. If you need to change or update any information or if you have questions, please discuss with your agent before applying your electronic signature.

Information gathered during the Application process will be kept by The Independent Order of Foresters according to applicable record retention requirements.

After reviewing your application package, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

Review Your Application Package

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use and e-Signature Consent and that I have also reviewed each page of the application package

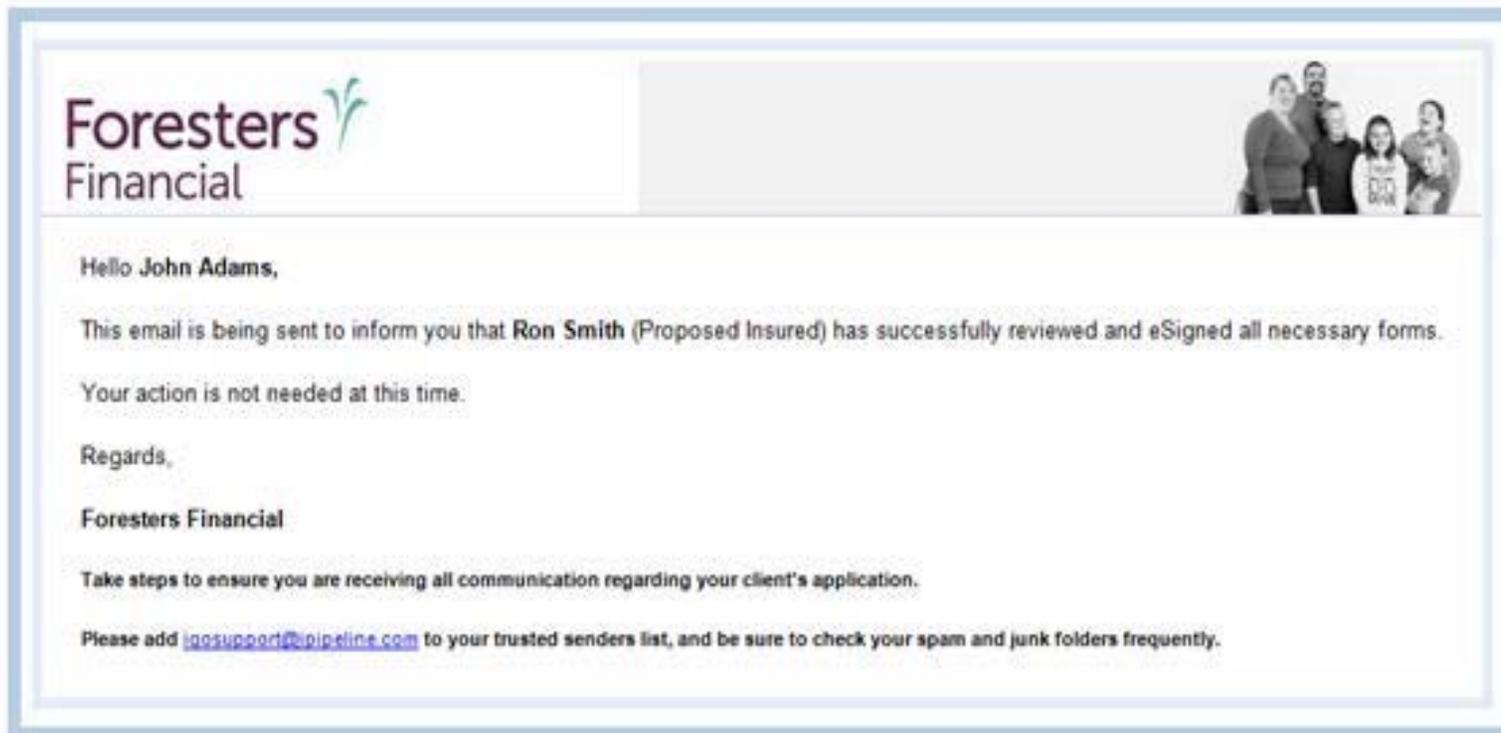
Agree/Decline

- After review, if there is something that needs to be changed, the proposed insured (or Owner if juvenile case) should click on the I Decline button. You will need to go back into the e-App, unlock it, make the required changes, lock it and restart the e-Signature process
- If the proposed insured (or Owner if juvenile case) accepts the Terms of Use and e-Signature Consent and is ready to proceed with what is shown in the application package they can click the I Agree button

iPipeline Process

Agent Email Message #1

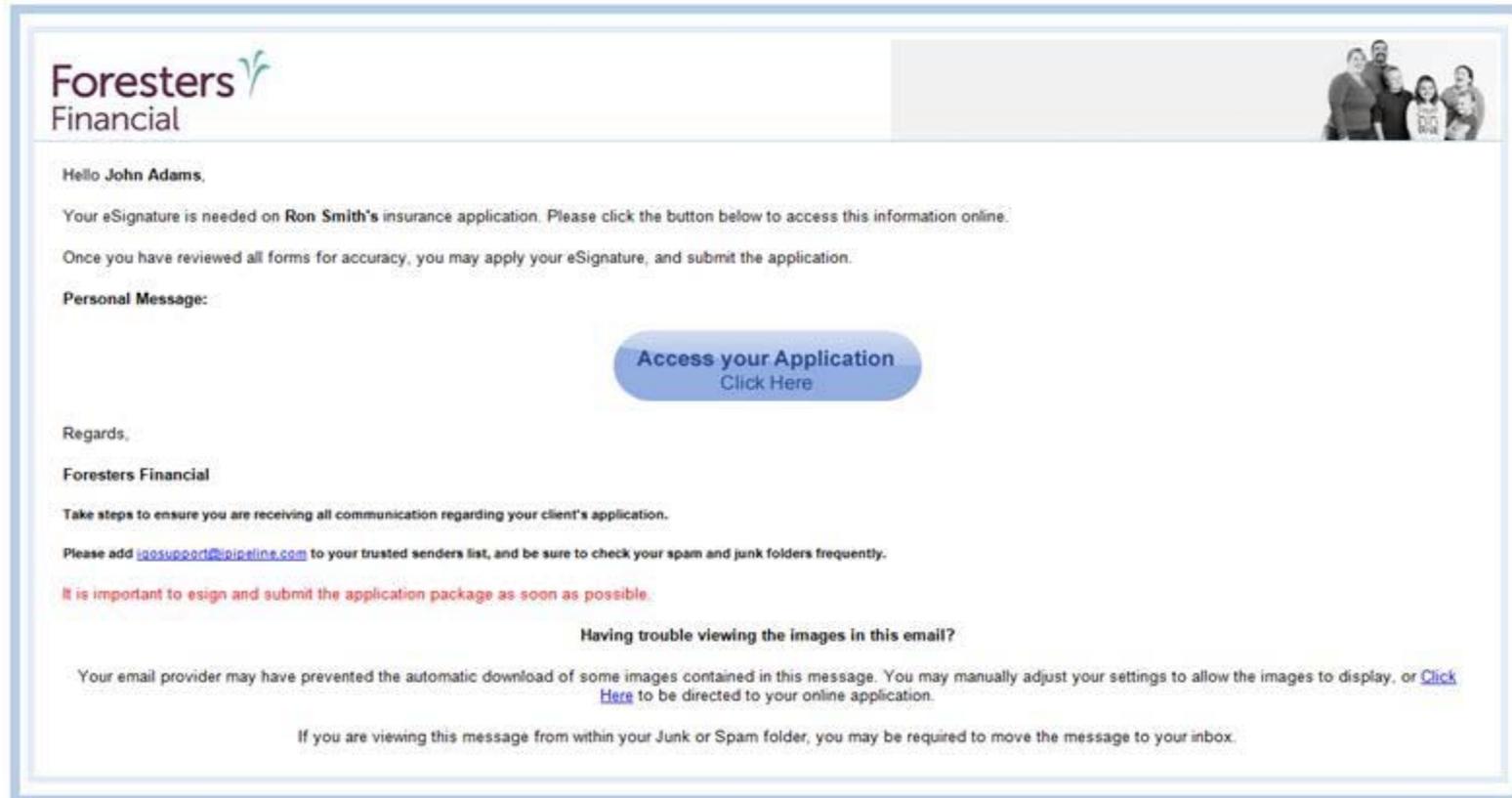
- After the proposed insured (or Owner if juvenile case) e-Signs, it's now your turn
- You will receive this email letting you know your client has successfully e-signed the application package. Please ignore this email and wait for the next one that will immediately follow



iPipeline Process

Agent Email Message #2

- Click on the Access your Application button to start the e-Signature process
- Important to e-Sign and submit the application shortly after you receive this email.



The screenshot shows an email interface with the Foresters Financial logo in the top left and a family photo in the top right. The main body of the email contains the following text:

Hello John Adams,

Your eSignature is needed on **Ron Smith's** insurance application. Please click the button below to access this information online.

Once you have reviewed all forms for accuracy, you may apply your eSignature, and submit the application.

Personal Message:

[Access your Application](#)
Click Here

Regards,

Foresters Financial

Take steps to ensure you are receiving all communication regarding your client's application.

Please add igsupport@pipeline.com to your trusted senders list, and be sure to check your spam and junk folders frequently.

It is important to esign and submit the application package as soon as possible.

Having trouble viewing the images in this email?

Your email provider may have prevented the automatic download of some images contained in this message. You may manually adjust your settings to allow the images to display, or [Click Here](#) to be directed to your online application.

If you are viewing this message from within your Junk or Spam folder, you may be required to move the message to your inbox.

iPipeline Process

Producer Report Screen

- Before you can e-Sign the application package, you must complete the Producer Report

iPipeline iGO e-App Point-of-Sale Leave Behind Email

- Once you click the "**Submit to Foresters**" button the entire application package will be electronically sent to Foresters and a second email will automatically be sent to the Proposed Insured (the Owner, if a juvenile case) to let them know their application package is complete and has been sent
- Once your client receives this second email, they can log on again to a secure website to see a fully e-Signed application package. This application package includes Overflow Form (if applicable), any supplemental forms (if applicable - e.g. replacement forms or questionnaires), along with the Point of Sale (POS) and any disclosure forms that you would be required to leave behind if doing a paper application
- This is why you and your client each must have a separate and unique email address. The POS forms are to be left with your client and if you use your email address they will be sent to you and your regulatory obligation will not have been met

iPipeline Process

Signing Using the Stylus/Finger Signature Method

- Only available if using an iPad with SAFARI. If using a laptop this option is not available

The screenshot shows a mobile application interface for Foresters Financial. At the top, there is a status bar with 'Back to Mail', '2:31 PM', and 'igoforms-td3.ipipeline.com'. Below the status bar is the Foresters Financial logo and the text 'Powered by IPIPELINE'. The main header area includes 'My Cases', 'Welcome Formo Fifteen | Sign Out? | Help | Take the tour!', and a navigation bar with 'Case Information', 'Application', and 'Lifefirst'. A dropdown menu for 'Case Actions' is visible. The 'Application' section is active, showing a 'Signature Method' screen. The screen prompts the user to 'Please unlock the application to change the Signature Method' and provides three options: 'Print application package for your client's wet signature', 'Email application package to your client for e-Signature', and 'Use stylus/finger to e-Sign the application package (iPad/Tablet only)'. The third option is selected with a checkmark. Navigation buttons for 'Back', 'Next', and 'Save' are present. A sidebar on the left lists various application steps, with 'Signature Method' highlighted.

iPipeline Process

Signature Disclosures Screen

- Read aloud to client and check box beside name and then click "Next"

The screenshot displays the 'Signature Disclosures' screen. On the left is a vertical navigation menu with a list of steps, each preceded by a lock icon. The 'Signature Disclosures' step is highlighted with a green checkmark. The main content area is titled 'Signature Disclosures' and contains the following text:

Agent Instructions: Please read aloud to client.

During this process....

- Step 1. You will agree to review all documents and disclosures.
- Step 2. You will agree to read the Terms and Conditions as well as the Electronic Signature and Electronic Delivery consent.
- Step 3. You will acknowledge that you are a Proposed Insured or Owner (on a juvenile case) of the insurance contract.
- Step 4. You will agree to show proof of identification to me.

Below the instructions is a form titled 'Proposed Insured'. It contains a checked checkbox and the text: 'I, John Doe, Proposed Insured, acknowledge that I have agreed to steps 1 - 4 read aloud by my Agent.' Below this, it asks for the proof of identification given to the agent, Jared Gostanczik, with a dropdown menu set to 'Driver's License'. There are also fields for 'State Issued' and 'Drivers License No:' with the value '55555' entered.

On the right side of the screen, there is a 'View Forms' button.

iPipeline Process

Terms of Use, e-Signature and e-Delivery Consent Screen

- Need to review and agree to the Terms of Use, e-Signature and e-Delivery Consent before proceeding with the e-Signature process

The screenshot shows a web application interface. On the left is a vertical navigation menu with a list of steps, each preceded by a lock icon. The current step, 'Terms of Use, e-Signature and e-Delivery Consent', is highlighted with a green checkmark. At the top right of the main content area are three buttons: 'Back', 'Next', and 'Save'. Below the title 'Terms of Use, e-Signature and e-Delivery Consent' is a paragraph of instructions. A large rectangular box contains the text of the 'TERMS OF USE' and 'DISCLAIMER'. Below this box is a 'Print' link. At the bottom of the main content area is another paragraph of instructions. On the right side of the interface, there are two more buttons: 'View Forms' and 'Save'.

Terms of Use, e-Signature and e-Delivery Consent

To begin the Signature process, please review the **Terms of Use e-Signature, and e-Delivery Consent** by using the scroll window below. You may print and retain a copy of these documents for future reference.

TERMS OF USE

CONDITIONS OF USE

By using this Web site in relation to an application for insurance with Foresters, hereinafter referred to as "the Company", you agree with the following Terms Of Use ("Terms") without limitation or qualification. Please read these Terms carefully before using this Web site. If you do not agree with these Terms, you are not granted permission to use this Web site and must exit immediately. The Company may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the current Terms governing this Web site.

DISCLAIMER

[Print](#)

Next, please review your application package in its entirety for accuracy and to make sure you completely understand and

iPipeline Process

Review Application Package

- Must also review the application package by clicking on the Review Application button. The application package will pop-up for the proposed insured's (or Owner's if juvenile case) review

 Signature - Agent

agree with the content. If you need to change or update any information or if you have questions, please discuss with your agent before applying your electronic signature.

Information gathered during the Application process will be kept by Foresters according to applicable record retention requirements.

After reviewing your application package, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use and e-Delivery and that I have also reviewed each page of the application package.

iPipeline Process

e-Signature – Proposed Insured/Owner Screen

- Need to review and indicate whether they agree with a few statements

eSignature - Proposed Insured/Owner

Apply e-Signature

I, **John Doe**, declare that I understand and agree that:

- My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts and in every document in the application package that has a signature line for the Proposed Insured or Owner as well as, if applicable, my initials in the "Important Notice: Replacement of Life Insurance or Annuities".
- By signing only in the signature box below, I am electronically applying my signature and initials as applicable to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
- My personal information can be shared with those licensed insurance agents and agencies that are part of the hierarchy of insurance distributors that my agent belongs to for purposes of this application and a report can be made about me to MIB, even if I should withdraw or cancel my application.
- I reviewed and agreed to the Terms of Use, e-Signature and e-Delivery Consent.
- I confirm that the email address below is mine; that I can receive emails at that email address and can open links (click on buttons) in an email to access documents (such as PDFs) .

iPipeline Process

e-Signature – Proposed Insured/Owner Screen

- At the bottom of the screen, enter the proposed insured (or Owner if juvenile) case unique email address and the city where the application is being signed

I will be receiving an e-Signed copy of my application package electronically, that includes the required disclosure form, at my email address below. I will have **10** calendar days to access my application package using the link (button) in that email.

Email Address: Last 4 digits of PI or Owner SSN:

Please enter the city where you are signing the application.

Signed at City: Signed at State:

This is a 2 step process: Click "Sign" to activate the signature box, then e-sign the box.

By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.

iPipeline Process

e-Signature – Proposed Insured/Owner Screen

- e-Signature is a 2 step process:
 - Click Sign
 - Using their finger or a stylus, the proposed insured (or Owner if juvenile case) signs within the red box (anything outside of the red box will not appear on the signature pages)
 - If the signature shown is unsatisfactory click **“Clear Signature”** and sign again
 - Click Capture

Email Address: Last 4 digits of PI or Owner SSN:

Please enter the city where you are signing the application.

Signed at City: Signed at State:

This is a 2 step process: Click "Sign" to activate the signature box, then e-sign the box.

By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.

iPipeline Process

Producer Report Screen

- Before you can e-Sign you must complete the Producer Report

Check

-  Proposed Insured
-  Proposed Insured, Cont
-  Lifestyle Questions
-  Coverage Information
-  Illustration Certification
-  Beneficiary
-  Other Insurance
-  Physician Information
-  Medical Questions
-  Medical Questions, Cont
-  Payment Information
-  Temporary Insurance Agreement
-  Validate and Lock Data
-  Signature Method

Back Next

Producer Report

Rating class applied for:

If underwriting approval is given other than as quoted, Foresters will contact you and, if we do not receive direction otherwise, the certificate will be issued to maintain face amount.

Certificate date shall be:

Date issued
 To save insurance age

e-App certificates cannot be backdated to save insurance age. If backdating, please proceed with writing on paper

Will the certificate applied for be a replacement for or change existing life insurance or an annuity? Yes No

Are you related to the Proposed Insured? Yes No

On this Application are you a Beneficiary, Payer or Owner? Yes No

Have you submitted an additional application to Foresters:

On the Proposed Insured or Owner (if other than the Proposed Insured)?

Save

View Forms

iPipeline Process

Agent e-Signature

- Now it's your turn to e-Sign. Follow the same steps as your client
- If the signature shown is unsatisfactory click "**Clear Signature**" and sign again
- Click Capture
- Click "**Submit to Foresters**"

Signed at City:

Mpls

Signed at State:

AL

This is a 2 step process: Click "Sign" to activate the signature box, then e-sign the box.



Sign

By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.

[Print Signed Application](#)

Warning: Your application needs to be Submitted.

Submit to Foresters

Option # 2: View my cases

The screenshot shows the Foresters Financial dashboard interface. At the top left is the Foresters Financial logo. To the right, it says 'Powered by PIPELINE'. Below the logo, there are navigation links: 'Welcome', 'Sign Out?', 'Help', and 'Take the tour!'. A search bar is located on the right side. Below the search bar, there are filters for 'Display Cases with Activity in' (set to 'All') and 'Check box(es) below to:' (set to 'Case Actions').

The main content area is divided into two sections:

- Alerts (1) Hide:** This section contains a table with one row of alerts. The table has columns for Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. The alert is for 'Map Four, Kerry Wyoming - LF Sprint 7' with a face amount of \$100,000, status 'Awaiting Consumer e-Signature', carrier 'Foresters Financial', product 'Lifefirst', and date '7/14/2016'.
- Cases (158) Hide:** This section contains a table with four rows of cases. The table has columns for Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. The cases are:
 - Map-six-a, Gale (Started, Lifefirst, 8/11/2016)
 - Map-Five-A, Gale Juvenile (Application e-Submitted, SMART UL, 8/11/2016, Face Amount: \$50,000)
 - Map Five C, Anita (Application e-Submitted, SMART UL, 8/11/2016, Face Amount: \$88,888)
 - Map Five B, Anita (Application e-Submitted, SMART UL, 8/11/2016, Face Amount: \$66,000)

At the bottom of the dashboard, there is a 'Start New Case' button.

Dashboard

- Lists of agent cases
- Case remains active for 120 days from last review.
- Cases archived to the iPipeline server after 120 days
- Search feature to identify cases
- Status column helps manage cases

Tips for using the iPipeline iGo e-App

iPipeline iGO e-App Tips for Success

- You may get an error message if you have more than one browser open at the same time. If this happens, close browsers and relaunch
- Pop-up Blockers must be turned off to see the .pdf of the application and forms. To turn off the Pop-up Blockers, open Internet Explorer, go to Tools, Internet Options, find Pop-up Blocker and make sure the "Turn on Pop-up Blocker" is grayed out for the time that you are reviewing the .pdf
- From time to time it's recommended you clear your browser cache to make sure unwanted data isn't carried forward into the e-App. To clear your cache open your browser, go to "Tools" then "Internet Options". Find browsing history and click "Delete"

iPipeline iGO e-App Tips for Success

- All fields in the e-App should be completed. Fields in yellow are mandatory and, if left blank, will prevent you from electronically submitting the e-App
- You can complete the e-App in any order. You can click the "Next" or "Back" buttons or you can click the screen name in the left hand Navigation Tree. Regardless of the order you choose, all screens need a green check mark before you can electronically submit the e-App
- Most screens do not prevent you from entering a response that makes a previous response inaccurate; just like in paper. For example, if you enter the Proposed Insured's year of birth as 1965 and, on another screen, you enter a year that is earlier or later than 1965, this date will be accepted. Therefore it is important to enter accurately based on what the applicant answers. The only time you'll be alerted is if a date you've entered is in the future

iPipeline iGO e-App Tips for Success

- At any time throughout the e-App process you can click "View Forms" to see what data has been captured in the application package. You can save and/or print the application package. However, if you decide to stop the e-App process and print the application prior to electronically submitting it to Foresters, only the information entered up to that point will be shown. You will need to complete the remainder of the application in pen, collect a wet signature from all necessary signing parties, leave all applicable point of sale forms with your client and send the signed, paper application package to Foresters, as you usually do
- To use e-App, the Proposed Insured (or Owner) must have their own, separate email address. This is an email account that the Proposed Insured (or Owner) already has and that he/she considers private for their own personal use. If an email account is to be set up specifically for e-App, it must be the Proposed Insured (or Owner) who sets up that email account and keeps their account password private. You cannot set up an email account for the applicant

Support

iPipeline iGO e-App Support

If you have any issues you can click the "Help" link at the top of the screen.

Once the "Help" link is opened, you can access a Live Chat session with an iPipeline representative. Live Chat is available from 8 am. – 7 pm ET.

If you try to chat during off hours, an email will be sent to the iPipeline Support Desk to be picked up the following day

Thank you!

Any questions?



Our Foresters Financial Sales Support team is only a call away, 866-466-7166, option 1 Monday-Friday 8:30am-7pm ET.

If you're looking for a deeper dive on a particular module or additional training needs please let us know at USLearning@foresters.com