

Non Face-to-Face Guidelines

Can't meet your client in person?
We can make it happen



We understand that there are situations where a non face-to-face approach is needed. We have created guidelines to support Foresters non face-to-face approach.

1. Applicable Foresters business

The non face-to-face process is applicable to non-medical¹ and medical business on Term, Advantage Plus and SMART UL for the iPipeline iGO e-App² and paper with the exclusion of PlanRight and the state of New York.

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

\$10,000 or less premiums in any 12 month period	No additional requirements needed.
\$10,001 to \$99,999 premiums in any 12 month period	Source of Funds Form (106059 US 5/19), plus – Paramedical and Lab Slip required (if paramed is ordered due to age and amount requirements), or – For paper non face-to-face applications only, photocopy of Valid Government Issued Photo ID must be submitted with application.
\$100,000 or more, premiums in any 12 month period	Source of Funds Form (106059 US 5/19), plus – Paramedical and Lab Slip required (if paramed is ordered due to age and amount requirements).

- As the Source of Funds Form is currently not available on the e-App platform, we recommend paper non face-to-face applications where premium will exceed \$10,000 in any 12 month period. If e-App is used where premium will exceed \$10,000 and provided a paramed is an underwriting requirement, you will also be asked to have the Source of Funds Form completed and submitted to us outside of the e-App process.
- Once requested, the Source of Funds Form (106059 US 5/19) can be obtained from Foresters ezbiz website and submitted to Foresters via Secure Docs fax, or mail.
- Non face-to-face is not allowed if the insured is under the age of 18 (age nearest).
- The Underwriting Process does not change, and is still subject to regular age and amount requirements and/or any requirement determined by underwriting to be necessary.

2. Requirements

- You must be licensed in the state where the owner signs the application.
- Acceptable pieces of ID for verifying each signor's identity are a valid Driver's License, Passport or other Government issued photo ID.

3. Completing a non face-to-face e-App

On the **Producer Report** screen answer NO to the following question: Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?

Obtaining an electronic signature

- Email the application package to your client using the iPipeline e-App ClickWrap e-Signature method – which can be selected if using a laptop, desktop or Apple iPad.
- When using ClickWrap your client (the Owner) must have their own unique email address to electronically sign the application. You cannot use your own email address or set up an email address for the Owner to use.

4. Completing a non face-to-face paper application

On the **Producer Certification** section answer NO to the following question: Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?

Obtaining a wet-signature

Once complete you must mail the application to the applicant to sign. The applicant will need to send the application back to you by mail as Foresters does not accept scans or photographs of applications.

5. The Temporary Life Insurance Agreement (TIA)

The process for the TIA remains the same. Complete the TIA section of the e-App or paper application.

- First payment must be authorized or provided with the insurance application



- Once this is done and if the remaining terms and pre-conditions are met, the TIA will go into effect.
- Where applicable, the TIA is automatically provided to the owner in e-App.
- If a paper non face-to-face transaction and if qualifying for the TIA, be sure to include the TIA page when mailing to the owner and the notices page is to be mailed to the insured (if not the owner).

6. Delivery of the certificate

The process for delivery remains the same and is set up in your profile. Foresters offers two methods: direct to member; or direct to agent. To check or change your delivery method please contact the **Foresters Contracting team at 1-866-466-7166 option 4.**

For more information, please call Foresters Financial Sales Support at 866-466-7166, option 1

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Foresters life insurance products and riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable Foresters Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

¹ Insurability depends on answers to medical and other application questions and an underwriting review.

² e-App is available through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on the Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET). Some e-App features are not available in NY.

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504923 US 08/19

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