

Foresters e-App Success Tips

To make sure you have a rewarding experience when using the Foresters™ e-App remember these tips.

Before you get started

- Foresters e-App is available for non-medical Lifefirst, SMART UL and Advantage Plus. (Fully underwritten apps must be written on paper).
- Calls to Apptical for a POS decisions are reserved for paper applications only.
- Review state-specific disclosures, e-Commerce guidelines, Adverse Underwriting Obligations and TIA requirements on www.foresterseapp.com.
- Both you and your client must have separate email addresses. We've built the POS forms that you are required to leave at the Point-of-Sale into the e-submission process and without a separate email address the Proposed Insured/Owner will not get these forms and the POS regulatory requirement will not have been met.
- e-App is not available Saturday mornings from 12 a.m. to 6 a.m. ET.
- Use the "Help" link at the top of the e-App screen at any time to send an email to the iPipeline Support Desk or to access a Live Chat session with an iPipeline representative. Live Chat is available from 8 a.m. to 7 p.m. ET. If you try to chat during off hours an email will be sent to their Support Desk to be picked up the following day
- iPipeline supports the two most recent versions of Internet Explorer only. (Firefox, Chrome and Safari are not supported browsers so you may or may not have issues if you use them).

- Pop-Up blockers must be turned off in order to see the .pdf of the application and forms.
- Clear your browser cache to make sure unwanted data isn't carried forward into the e-App.
- To avoid e-Signature emails from ending up in Junk Mail, check spam and junk mail folders frequently, but also add igosupport@ipipeline.com to the "Trusted Senders" list. To do this, open the browser, go to "Tools," "Internet Options" and click the "Security" tab. Select "Trusted Site Zones," click "Sites," and where it says "Add this website to the zone:" type igosupport@ipipeline.com . Click "Add."

Tips for using the Foresters e-app

- All fields should be completed throughout the e-App. 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 have edits to prevent you from entering a response that makes a previous response inaccurate. 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. The only time you'll see an edit for the year is if it's a date in the future.

- When typing information in a Details or text box, do not use the "Enter" key or the spacebar to move to the next line. Continue to type until all information has been captured
- At any time throughout the e-App you can click "View Forms" to see what has been data captured on a .pdf of the application package. You can save and/or print the application package. But, if you decide to stop the e-App process and print the .pdf prior to electronically submitting it to Foresters only the information data entered up to that point will be shown on the .pdf of the application package. 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.
- You need to e-Sign immediately after the Proposed Insured (or Owner) to meet POS requirements.
- You may receive an email from Foresters about a questionnaire not built into the e-App, be sure to follow the instructions so we can decision your case quickly. Or if the email is about your client's address, identity or banking information you'll need to follow-up with your client, because that information could not be validated before you submitted the application.