

# Foresters

## Electronic Application (e-App)

### State Guidelines

These guidelines describe special state-specific parameters for electronic application usage to provide as broad an offering as possible in every state.

Foresters™ e-App is available for use in every state except Massachusetts, New York, and Vermont.

Currently for sales to active duty Military personnel in every state, you must sign and submit the application electronically to Foresters immediately after the applicant has signed it.

### Critical Illness and Disability Income Disclosure Requirements

For each state listed below provide the applicant with a blank, unsigned hard copy of the applicable disclosure form(s) before starting the e-Signature process

Form Names	Critical Illness Rider (Accelerated Death Benefit) Disclosure Requirements	Critical Illness Rider (Accelerated Death Benefit) Illustration	Disability Income Rider (Accident Only) Disclosure	Disability Income Rider (Accident and sickness) Disclosure	Disability Income Rider (Accident Only) Disclosure	Disability Income Rider (Accident Only) Disclosure
	Lifefirst	Lifefirst	Lifefirst	Lifefirst	SMART UL	Advantage Plus
AL	104707 US 05/06	104880 US 09/07	104781 US 07/06	104895 AL 12/07	104916 AL 03/08	105340 US 04/11
AZ	104707 US 05/06	104880 US 09/07				
AR	104707 US 05/06	104880 US 09/07				
CA			104781 US 07/06			
CO	104707 US 05/06	104880 US 09/07				
CT			104799 CT 09/06	104897 CT 12/07	104918 CT 03/08	105341 CT 04/11
DC	104707 US 05/06	104880 US 09/07				
FL			104823 FL 12/06	104898 FL 12/07		
IL	104791 IL 03/08	104794 IL 03/08				
IN	104707 US 05/06	104879 IN 09/07				
KS	104707 US 05/06	104880 US 09/07				
LA	104805 LA 09/06	104880 US 09/07				
MT		104882 MT 09/07				
NV	104707 US 05/06	104929 NV 03/08	104798 NV 09/06	104899 NV 12/07	104921 NV 03/08	105342 NV 04/11
NC	104804 NC 09/06	104880 US 09/07				
ND	104707 US 05/06	104880 US 09/07				
OK	104707 US 05/06	104880 US 09/07	104781 US 07/06	104900 OK 12/07	104922 OK 03/08	105343 OK 04/11
OR	104707 US 05/06	104880 US 09/07				
SD	104707 US 05/06	104880 US 09/07				
TX	104707 US 05/06	104880 US 09/07				
VA	104807 VA 09/06	104885 VA 09/07	104781 US 07/06			
WA			104841 WA 04/07	104902 WA 03/08	104925 WA 03/08	105344 WA 04/11
WV	104707 US 05/06	104880 US 09/07	104781 US 07/06	104903 WV 12/07	104926 WV 03/08	105340 US 04/11



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