

Foresters
Financial

Learning
Academy

Presents

Non-Med Platform



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415218A US (02/18)

Agenda

Non-Med Platform

- Why non-med
- Platform tools



Underwritten by The Independent Order of Foresters

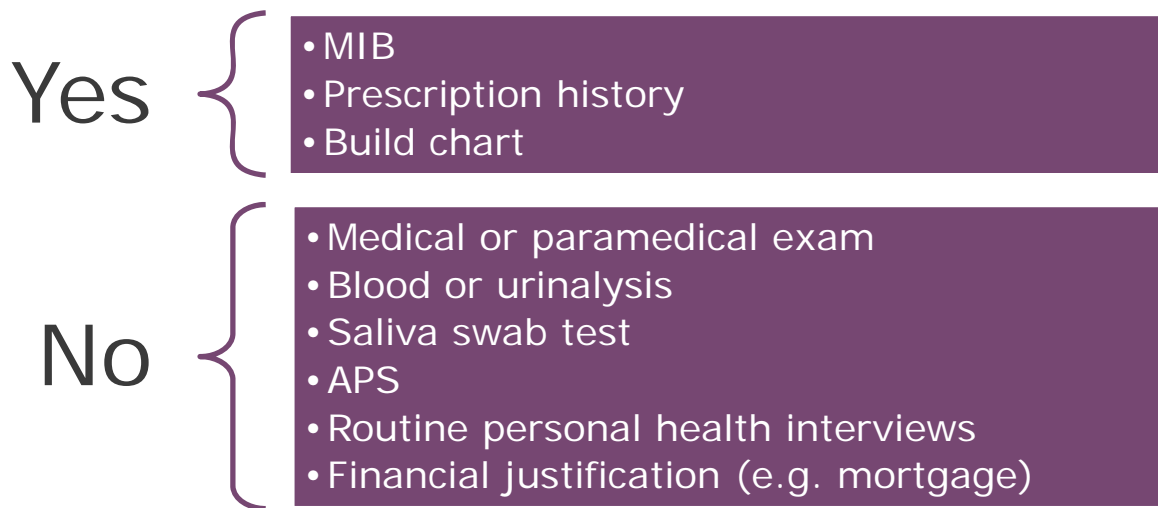
Why Non-Med?

- Clients have limited time
- Clients being pulled in many directions
- Clients searching for immediate gratification
- Search for alternative solutions



Delivering a solution

- Foresters Financial™ relies on applicants' answers to health & lifestyle questions to offer up to \$400,000 in coverage



iPipeline iGo e-App process

- Available in all states
- Non-medical products only
 - Term
 - Advantage Plus
 - SMART UL
- Fields highlighted in yellow indicate required fields for completion
- Loads all required forms, including questionnaires and state specific requirements
- Allows agent to submit an “In Good Order” (iGO) application
- Provides agents the opportunity to secure
 - Electronic Signature
 - Use stylus/finger to e-Sign the application package (iPad/Tablet only)
 - Wet Signature

iPipeline iGo e-App process

- **After application has been e-Signed by the agent:**
 - **Agent clicks “Submit to Foresters” button**
 - **Foresters will electronically receive the application**
 - **Within 10 mins of submission agent will receive a POS email with a decision**
 - **Medically eligible**
 - **Referred***
 - **Declined**
 - **Issued**
 - **Your client will receive all disclosure and Point-of-Sale forms**



*Any decision that cannot be determined is referred to Underwriting for review

e-App is available in all states through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical products (excluding Foresters PlanRight and Foresters Prepared). Touch to sign available on Apple iPad only. POS decision 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. (EST). Some e-App features are not available in NY (refer to ezbiz, Toolbox/e-App section for more details).

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Thank you!

Any questions?



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