

Foresters
Financial

Learning
Academy

Presents

New Business Process



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415915 US (2/18)

Agenda:

- **Ways to submit business**
- **Application Process**
- **Tools to check on business**



Ways to submit business

- **iPipeline iGo E-application**
 - Non-med platform only
- **Paper Application**
 - Non-med
 - Fully underwritten
- **Point of Sale (POS)**
 - PlanRight only
- **Voice Signature (VSOP)**
 - PlanRight only



E-Application

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

Non-medical (Insurability depends on the answers to medical and other application questions and an underwriting 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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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

Point of Sale (POS)

Point of sale (POS)

- Available only on PlanRight
- Simplified application and underwriting process
- All PlanRight apps must follow the process outlined below
 - Pre-Screen client
 - Complete the application, including all signatures (application date and Personal Health Interview (PHI) must correspond)
 - Call Apptical: **866 844 9276**
 - Hours of Operation
 - » Monday to Friday: 8:30 a.m. – 2:00 a.m. ET
 - » Saturday to Sunday: 10:00 a.m. - 10:00 p.m. ET
 - Apptical conducts a person health interview (PHI)
 - Call typically last approximately 12 minutes

Point of sale (POS)

- **On-the-spot decision (medically eligible or not eligible to apply) may be provided based on factors including:**
 - Application answers
 - Build
 - Personal Health Interview (PHI) phone interview
 - MIB and Prescription History Check will be performed on all apps
- **Collect check or Pre-Authorized Check (PAC) information and submit application**
- **Application must be received in home office within 10 days of when the application was signed**
 - This includes applications that were declined
 - If not received, producer's ability to sell PlanRight in the future will be affected

Voice Signature

Voice Signature

- Available only on PlanRight
- Available in 28 states

State Approvals					
AL	DE	IA	MI	NC	TX
AZ	FL	KS	MS	OH	VA
AR	GA	KY	MO	OK	WV
CO	ID	LA	NE	SC	
CT	IN	MD	NV	TN	

- On-line application (LiveApp) and a tele-interview with Apptical
- On-the-spot decision (medically eligible or not eligible to apply) may be provided based on application and telephone interview results
- Average call time is 20 minutes (but can be done in as little as 15 minutes), if required disclosures provided to client before the Personal Health Interview (PHI) is started

Voice Signature

- **Before starting:**
 - **Agent access to the use of VSOP is requested based on**
 - **Upline needs to send Foresters a request to grant authorization.**
 - **Foresters will review request and respond within 48 hours as to the agent's eligibility for access**
 - **At that time the agent will receive their unique user name and password**
 - **As part of this process, the upline will need to arrange for training and certification for agent**
 - **It is imperative the agent reviews all of the modules and the sample recording before they start**



New Business

New Business

Non-Medical*
up to
\$400,000

Term Life Insurance

Advantage Plus Whole Life

SMART Universal Life

Medically
Underwritten

Term Life Insurance

Advantage Plus Whole Life

SMART Universal Life

Niche

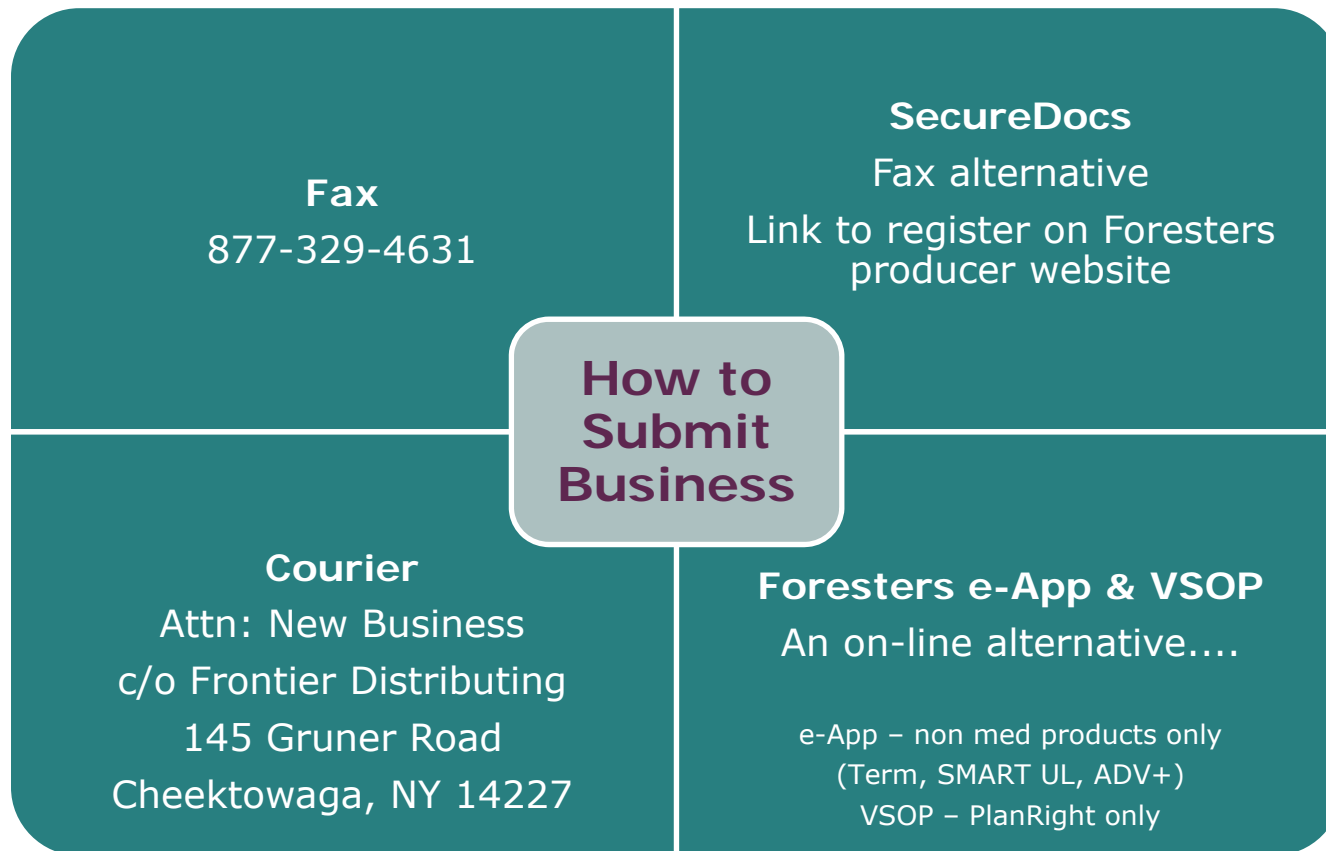
PlanRight Whole Life

Prepared Accident Only

Non-medical (Insurability depends on the answers to health and lifestyle questions and an underwriting review.)

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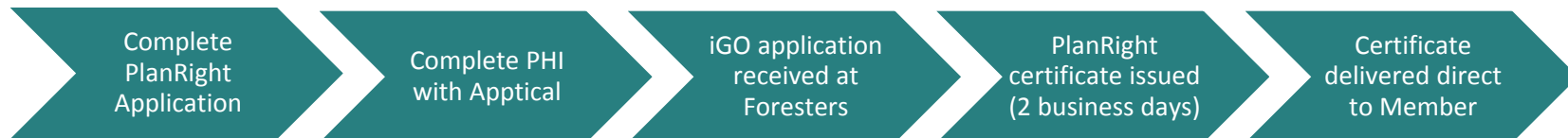
How to submit business



New Business

- **PlanRight Quick Tips**
- **Once submitted, “In Good Order (iGO)” applications are usually processed within 2 business days**
 - A PHI (personal health interview) is valid for 45 days
 - Agent must be physically with the client (i.e. in front of) to complete the application and conduct the Apptical interview prior to submitting the application
 - Any changes on the application must be initialed by the agent and the Owner and a new signed signature page must be sent in with the current date
 - Regardless of the decision, all applications must be submitted to Foresters as signed authorization is required for MIB and IntelliScript searches

PlanRight Happy Path



New Business

- **Non-Medical and Medically Underwritten Quick Tips**

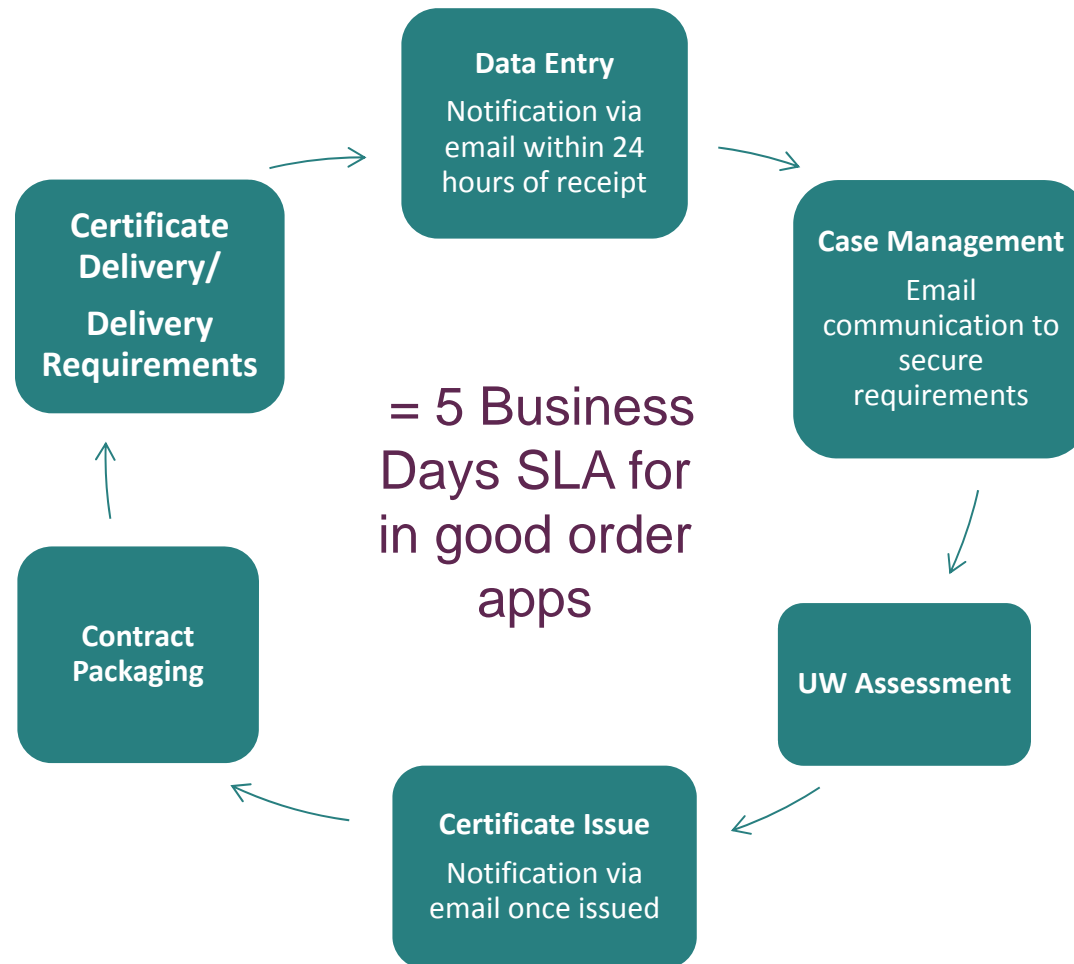
- **All pages of the application must be completed and submitted**
 - Any changes on the application must be initialed by the agent and the Owner and a new signed signature page must be sent in with the current date

- **Replacement applications undergo review by the Replacements team (Service Level Agreements (SLA): 48hrs)**

- **Applications with the following information missing cannot be processed and will result in delays:**
 - Product Details page not fully completed
 - Social Security Number and/or Date of Birth of the insured is not provided or is incorrect
 - Signatures of the Owner and agent not provided
 - Place of signing not specified

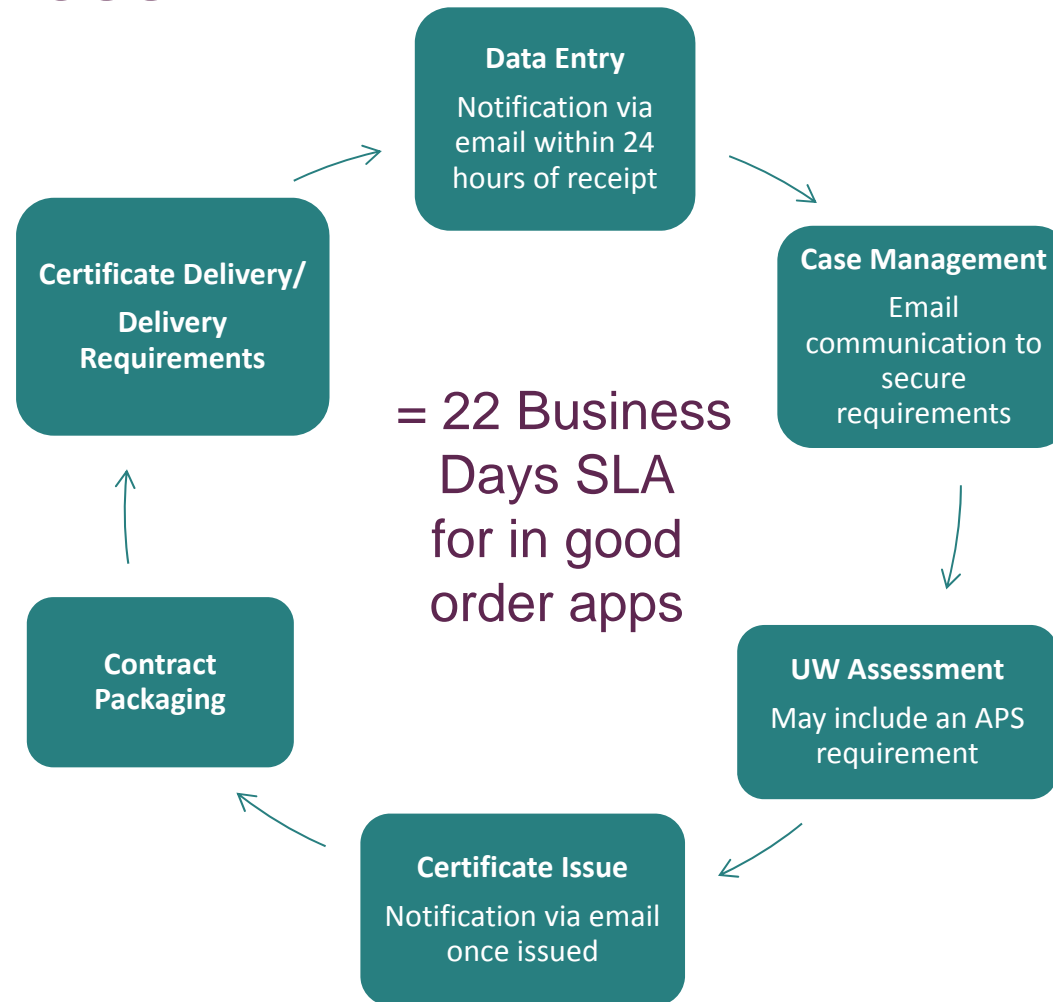
New Business

Non-
medical
high level
process
overview



New Business

Medically
underwritten
high level
process
overview



New Business

Certificate Delivery and Delivery Requirements

- All certificates are mailed via Priority Mail usually within 48 hours of issue
- Certificates qualify for mail to Owner, if issued as applied for and no delivery requirements
 - All other certificates (i.e. those with delivery requirements) are mailed to the agent for delivery
- Commissions released at issue except when the following are outstanding:
 - Amendment
 - Cash On Delivery (COD) or authorization to draw PAC
 - Declaration of Continued Insurability (DCI)
 - Illustration (only required if direct to producer, or if correct illustration needed or Illustration Certification form not submitted)

Tools to check on business

Tools to check on business

- Tool for checking business
 - Certificate details search

- To access the tool log onto ezbiz
 - Select 'Certificate Details' on left side, or
 - Select 'My Business'



Tools to check on business

- Certificate Details Search

- Select “certificate details” on the left hand side of screen
- Once selected, the certificate details search screen will appear
- Search options available
 - Certificate number
 - Certificate category
 - Personal business only option
 - Insured first name
 - Insured last name
 - Producer first name
 - Producer last name
 - Producer number

Foresters Financial | Welcome ,bcournoihg

Certificate Details Search

Certificate Number:

Certificate Category: All Pending Inforce Inactive

Personal Business Only: Yes No

Insured First Name: Insured Last Name: Producer First Name: Producer Last Name: Producer Number:

[Export to CSV](#) [Search](#) [Contact Search](#)

Certificate Details Search Results

No results found

Tools to check on business

- Search results
 - Results returned in a list view on the same screen
 - Each column can be ordered by column title bar
 - Ability to select certain groups for search
 - Certificate status
 - Product category
 - Plan description

Certificate Details Search

Certificate Number:

Insured First Name:

Insured Last Name:

Certificate Category: All Pending Inforce Inforce

[Export to CSV](#)

Certificate Details Search Results

Certificate Number	Insured First Name	Insured Last Name	Certificate Status	Product Category	Plan
8927860	PR14-603	Last3	Pending	Whole Life	Advar Fully 1
8924634	PR14-603	Last3	Active	Whole Life	Advar Fully 1
8866759	PR14-603	Last3	Issued	Whole Life	Advar Fully 1
8746568	PR14-604	Last4	Active	Universal Life	Smart Under
8736169	PR14-603	Last3	Pending	Whole Life	Advar Fully 1
8527426	PR14-603	Last3	Pending	Whole Life	Advar Fully 1

Tools to check on business

- Certificate details
 - Select certificate number from the list view
 - Ability to view data for pending cases in real time
 - Inforce and inactive certificates data represents information from previous business day
 - Certificate information organized by sections
 - Certificate overview
 - Application details
 - Payment information
 - Certificate values
 - Coverage information
 - Party information
 - Beneficiary information
 - Insured address
 - Producer information
 - Requirements for new business
 - Two additional buttons available for Inforce certificates
 - Current values
 - Transaction history

Foresters Financial		
Certificate Details as of April 19, 2016		
Certificate Overview		
Insured First Name	Bill	Approved Annual Max Flexible PUAR
Insured Last Name		Certificate Effective Date
Certificate Number		Next Anniversary Date
Certificate Status	Not Proceeded With	Rating Class
Plan Description	N/A	Smoker Class
Product Category	Whole	Certificate Issue Age
Application Details		
App Signed Date	2016/02/10	CWA Amount
App Received Date	2016/02/10	TIA In Effect
App Entry Date	2016/02/10	Delivery Method
Payment Information		
Base Modal Premium	0.00	Base Payment Method
PUAR Modal Payment Amount	0.00	PUAR Payment Method
PDF Modal Payment Amount	0.00	PDF Payment Method

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Thank you!

Any questions?



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