

Foresters InsuranceAssist e-App

Advisor Guide



Foresters 
Financial

Foresters InsuranceAssist e-App

Foresters Financial™ has worked with Now Solutions Group to provide advisors with an e-App that is fast and simple. The InsuranceAssist e-App lets advisors complete a secure online application for insurance from Foresters, whether they are meeting with their client face-to-face or remotely.

Who can use InsuranceAssist?

The InsuranceAssist e-App is available to Foresters contracted advisors with the approval of their MGA. Once an account is created for the advisor, Now Solutions will email the advisor their unique user name and password as well as instructions on how to log onto the system. **There is no charge to set up an account or submit an application using InsuranceAssist.**

Go to http://canada-06.assist-secure.com/scripts/foresters_signup.pl to request an account. Please allow up to 48 hours for your InsuranceAssist account information. You may also call our Inside Sales Team toll free at 800-267-8777, option 1, or email InsideSalesCanada@foresters.com.

Coverage and plans

The following Foresters products are available using the InsuranceAssist e-App:

Plan	Age range	Minimum	Maximum coverage	Riders
Term 10 ¹	18-75	\$100,000	Maximum amount of life insurance applied for is \$5,000,000 excluding the Accidental Death Benefit	CTR, ADB, WP, ST10
Term 20 ¹	18-65	\$100,000		CTR, ADB, WP, T10, ST10, ST20
Term 30 ¹	18-55	\$50,000		CTR, ADB, WP, T10, T20, ST10, ST20, ST30
Advantage Plus 10-Pay ¹	Enhanced Insurance: 0 to 70 Other dividend options: 0 to 75	\$25,000 Basic Insurance Amount		ADB, GIR, WP, CTR, T10, T20, T30, ST10, ST20, ST30
Advantage Plus 20-Pay ¹				
Advantage Plus Pay to 100 ¹	0-85			
Non-Par Whole Life Pay to age 100 ²	18-80	\$50,000	CTR, ADB, WP, T10, T20, T30, ST10, ST20, ST30	
Non-Par Whole Life 20-pay ²	18-65	\$50,000	CTR, ADB, WP, T10, T20, ST10, ST20	
Live Well Plus Term 10 ²	18-65	\$25,000	\$2,000,000	DW, ROP, Juvenile CI
Live Well Plus Term 20 ²	18-55			
Live Well Plus Term to Age 80 ²	18-65			
CTR	Parent: 18-55 Child: 15 days to 18	\$10,000	\$30,000	N/A
ADB	18-60	\$10,000	Lesser of Base Face or \$300,000	N/A
	18-55 (Term 30)	\$10,000	Lesser of Base Face or \$300,000	N/A
WP	18-55			
GIR	0-37			

CTR=Children's Term Rider, ADB=Accidental Death Benefit, WP=Waiver of Premium, GIR=Guaranteed Insurability Rider, T10=Term 10 Rider, T20=Term 20 Rider T30=Term 30 Rider, ST10=Spousal Term 10 Rider, ST20=Spousal Term 20 Rider, ST30=Spousal Term 30 Rider, DW=Disability Waiver of Premium, ROP=Return of Premium on Surrender or Expiry, Juvenile CI=Juvenile Critical Illness

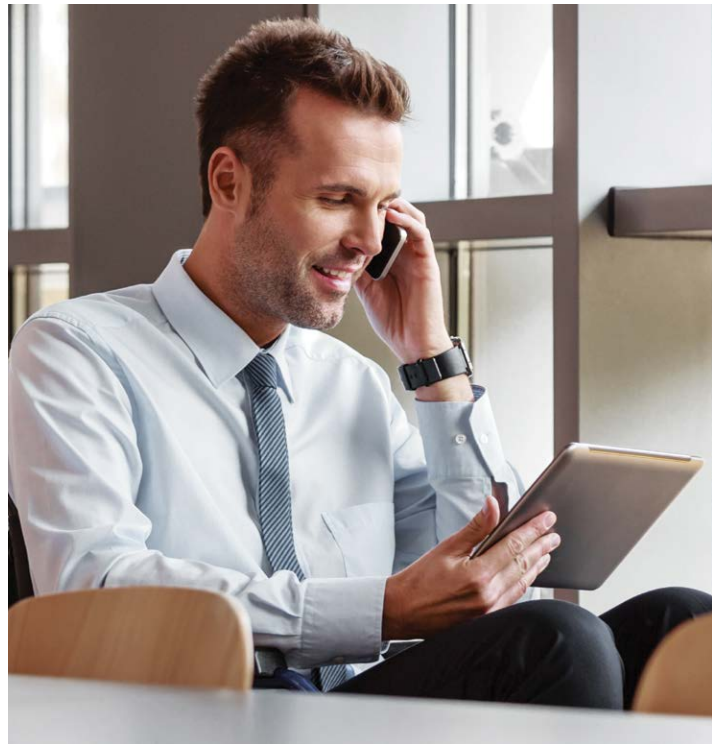
Foresters InsuranceAssist e-App process at a glance



Prerequisites

The following prerequisites apply to applications transacted through Foresters InsuranceAssist e-App:

- The advisor must be licensed to sell life insurance in the province in which the applicant resides.
- The insured must be a permanent resident of Canada.
- The insured cannot be over age 75.
- A valid Social Insurance Number is recommended for permanent products.
- A Source of Funds Form (106110 CAN 03/20) plus Paramedical and Lab Slip (if a paramedical is ordered due to age and amount requirements) is required if premium is greater than \$10,000 in any 12-month period.
- If applying for a juvenile policy, Child Term Rider or Juvenile CI Rider, the insured signing the application must be a parent or legal guardian of each child named in the application, and must have full knowledge of each child's medical history and circumstances so as to answer questions about each child accurately.
- Up to 4 coverages on the application are allowed.
- A PDF of the illustration produced by the Sky software must be uploaded with Advantage Plus applications.
- Each signor must use their own email address to participate in the non face-to-face application process and must have their own mobile device to e-sign if using the face-to-face option.
- Each party, who will be signing the application, must already have their own email address. You cannot create their email address or allow them to use your email address or an email address that you have access to. Each party must be able to receive emails at their own email address and open links in an email to access documents, such as PDFs.
- Standard rates must be quoted on the prospective insured, even if applying for a policy with preferred underwriting classes.
- The method of payment is monthly or annual pre-authorized debit (PAD).
- Before initiating an application, try to screen the prospective insured for a serious medical issue like cancer or a heart condition.



- Before initiating an application, try to screen for serious lifestyle issues such as substance abuse, criminal record or dangerous recreational pursuits.
- The advisor will make every effort to have the paramedical exam take place before the date of the age change if the insured is within a few weeks of an insurance age change.

Information the applicant should have available to complete the InsuranceAssist e-App

- If applicable, Social Insurance Number
- Insurance history
- History of driving violations where applicable (month, year and details for each charge)
- Financial information
- Health and medical information
- If the applicant is a sole proprietorship, financial information about the business
- If applying for a Juvenile Policy, Children's Term Rider or Juvenile CI Rider: name, address and phone number of each child's physicians and specialists

Replacements

If the application is intended to replace existing life insurance, the InsuranceAssist platform will provide the applicable online replacement form to complete before the advisor proceeds to take the application for insurance. Once completed, this form will be bundled with the application that is submitted to Foresters.

A separate email will be sent to the advisor with a copy of the completed and signed replacement form after the application has been submitted.

Please note that it is considered a replacement if the insured is replacing a Foresters policy or any other insurer's life insurance policy with a Foresters policy.

Completing an application

First you must login to the InsuranceAssist e-App home page at <https://canada-06.assist-secure.com/scripts/agenttcp.pl>.

After entering your Username and Password, click on the *Empty Session* button in the top left corner of the screen to start a new application. Click on *Life/Vie* under the Foresters name on the right hand side to start a session. Read the pre-qualifying page and click *I Agree*. Click the *Proceed* button.

The InsuranceAssist application is divided into sections represented by tabs across the top of the screen. As you finish each section, the name of the section will appear with a line through it to indicate it is complete.

Start

The application will begin with the Start section.

In this section, you can enter the insured name, date of birth, gender and email address. You must also answer the smoking/tobacco use questions and enter employment details.

Click *Validate* to proceed.

Owner

Indicate if the insurance is for business purposes, the main purposes of the insurance and whether the owner is Insured 1, Insured 2 or Other. Additional sections will automatically appear based on the answers if more information is required.

If the owners are different from the insureds, enter all of the required owner information for Owner 1 and Owner 2 if necessary. For permanent policies, please complete the Owner Verification sections as required.

Coverage

Here you will enter the information on the types of coverage. The Start and the Owner sections must be completed first before adding coverage. More options will appear in the Coverage section as information is entered.

First, select the name of the Insured applying for coverage. Next, select the Coverage Type; Single Life is the only coverage type available when you have entered one insured. If you have entered two insureds, you will be able to select Single Life, Joint First-to-die, Joint Last-to-die and Spousal Rider. The availability of plans is dependent on these selections. To select a single policy, click on the checkbox beside the insured's name. If you have 2 insureds, click on the checkbox beside each insured's name to display the coverage type: Joint First-to-die, Joint Last-to-die or Spousal Rider. You will now be able to select the Plan and complete the required information. To complete a coverage, you will need to identify the owner of each proposed policy.

Policy A: John Doe & Jane Doe
Spousal Rider / Advantage Plus

Insured

John Doe Jane Doe

Coverage Types

Joint, First to die Joint, Last to die Spousal Rider

Plan

Non-Par Whole Life insurance Term Life insurance Advantage Plus

Click *Add another Policy* to add different types of coverage to the application; for example, adding Live Well Plus Critical Illness Insurance to a life policy. You may add up to 4 policies with different types of coverage on one application.

You'll have the option to upload illustrations or additional disclosures. A signed illustration is required for all Advantage Plus applications.

First create an illustration using Foresters Sky illustration software. Save the illustration as a PDF by first selecting *Print Preview* and then clicking on *Create E-Signature Ready PDF*. On the InsuranceAssist e-App, answer "Yes" to the question "Do you have an Illustration or Additional Disclosure to upload/share with the applicant?". Click on *Choose File* under "Illustration (PDF)", select the file you saved from the Sky illustration software and then click on *Upload*. Advise the applicant to review the illustration as their e-signature will be applied to it when e-signing.

Illustration/Additional Disclosure

Illustration (PDF) No file chosen

Additional File (PDF) No file chosen

Next, indicate if Insured 1 and/or Insured 2 wishes to apply for Temporary Insurance. If a prospective insured has applied and qualified for temporary insurance, the advisor must inform them that the Temporary Insurance Agreement (TIA) is part of the Application Package and Related Documents link displayed on their device once all signing parties have applied their e-signature.

	Insured 1		Insured 2	
Does the Insured wish to apply for Temporary insurance?	<input type="radio"/> No	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input checked="" type="radio"/> Yes
Application for Temporary Insurance				
Are you 66 years of age or over, or less than 15 days old?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes
Has an application for insurance on your life ever been rated, declined or modified?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes
Have you ever been treated for or had an indication, sign or symptom of cancer, tumour, stroke, heart disease, blood vessel disorder or disease, diabetes, loss of speech, loss of limb, severe burns, deafness, blindness, current or recurring kidney, liver, lung disorder, Alzheimer's, Huntington's or Parkinson's disease, or a disease or disorder of the nervous system?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes
Have you ever had or been told you have acquired immune deficiency syndrome (AIDS), positive HIV test, or a disorder or disease of the immune system?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes
Within the last 2 years, have you been hospitalized (except for childbirth)?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes
Within the last 6 months, has a disorder, disease, injury or illness prevented you from performing your regular activities or caused you to be absent from work for more than 7 consecutive calendar days?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes
Are you aware of a symptom, illness or complaint for which you have not yet sought medical advice, or for which treatment or test is recommended, planned or pending, or testing with results of which you are unaware?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes

Click the *Generate Requirements* button to automatically determine if a paramedical visit is needed due to age and amount requirements. If a paramedical visit is required there will be a question that allows you the option to skip the health questions.

Client Details

Enter the insured's Contact Information, Financial Information, Insurance History and Personal Information.

Medical Information

Enter the medical information for each proposed insured. Unless you opted to skip the health questions, you will have the option to answer questions about the insured's personal and family medical history or have the examiner complete during their exam.

Beneficiaries

Complete the information for the beneficiaries of each policy (if applicable) including name, relationship to proposed insured, date of birth, share, revocable, minor and primary/contingent.

Policy A: John Doe

Beneficiary designations are for, as applicable, Life Insurance and Critical Illness Return of Premium on death only. Not applicable to any other benefit payable under the Critical Illness policy as those benefits are paid to the Owner

Full Name (individual or corporation/entity)	Relationship to insured (or Owner in Quebec)	Date of birth (dd/mm/yyyy)	% Share	Revocable	Minor	Primary/Contingent
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Revocable <input type="radio"/> Irrevocable	<input type="checkbox"/>	<input type="radio"/> P <input type="radio"/> C
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Revocable <input type="radio"/> Irrevocable	<input type="checkbox"/>	<input type="radio"/> P <input type="radio"/> C
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Revocable <input type="radio"/> Irrevocable	<input type="checkbox"/>	<input type="radio"/> P <input type="radio"/> C
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Revocable <input type="radio"/> Irrevocable	<input type="checkbox"/>	<input type="radio"/> P <input type="radio"/> C
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Revocable <input type="radio"/> Irrevocable	<input type="checkbox"/>	<input type="radio"/> P <input type="radio"/> C

Payments

The payment methods for InsuranceAssist applications are collect premiums on delivery (COD) and pre-authorized debit (PAD). The insured has the option to select the monthly withdrawal day of 1, 8, 15 or 22.

The application will allow for a third party to pay for the policy. You will need to complete the third party determination questions and that party will need to e-sign the application.

If the policy is going to be paid through a joint account that requires the signature of the joint account holder to authorize debits from the account, they will need to e-sign the application. Enter the joint account holder name, email address and date of birth if they are someone other than the insured or owner.

In this section, you may also indicate any issue instructions including backdating to save age.

Questionnaires

You will find any applicable questionnaires in this section including the Aviation, Alcohol, Drug & Substance Abuse, Activities of Daily Living, Respiratory & Mental Health questionnaires.

Signature and Submit

The e-signature process is available for:

- Insured 1 and Insured 2 including juveniles age 16 and 17 who are not residents of Quebec; juveniles are required to sign as Insured 1
- Owner 1 and Owner 2
- Parent/legal guardian (if insured is juvenile and the owner is not the parent/legal guardian).
- Joint bank account holder if applicable

Click *Generate Signature Requirements* to start the e-signature process.

The e-signing role and e-signor's name will be displayed with the following options:

- Present (with advisor to view documents – must sign by text link)
- Not Present (must sign by e-mail)

If 'Not Present' selected: Proceed with the non face-to-face signature process for that signing party.

If 'Present' selected: Proceed with face-to-face signature process for that signing party.

The application can have a combination of Not Present and Present e-signors.

Non Face-to-face Signature Process

Each e-signor who is not present will be listed along with their signing role. The e-signor will need to confirm or supply the email address to be used in the signature process.

If there is a parent/legal guardian signor, you will need to enter their email address, name and year of birth.

You are also required to confirm that each signor will see information about other signors in the application or documents related to it.

The e-signor will first confirm or supply the email address to be used in the signature process.

Do you understand and agree that other signors will see information about you, and each child proposed for insurance, and or related to, the application for insurance.

I confirm that I have read and obtained each signors consent to the above statement.

Insured 1: John Doe	<input type="radio"/> Present (with Advisor to view documents - must sign by text link)	<input type="radio"/> Not Present (must sign by e-mail)
Insured 2: Jane Doe	<input type="radio"/> Present (with Advisor to view documents - must sign by text link)	<input type="radio"/> Not Present (must sign by e-mail)
Owner 1: Jim Doe	<input type="radio"/> Present (with Advisor to view documents - must sign by text link)	<input type="radio"/> Not Present (must sign by e-mail)

You can then advance to the Submit screen, where you will complete the Advisor's Report and click on the *Make PDF* button. If the you would like to review the application, you can click on *Review Documents*.

To start the signature process, click on the *Send for Signature* button.

By clicking the "Make PDF" button below I, the Advisor identified in the Advisor Report, understand and agree that I am applying my e-Signature to the Advisor Report and all applicable forms that require my signature, including the above Confirmation, as if I had signed in my own handwriting

Make PDF

To view the documents click the "View Documents" button

View Documents

Send For Signature

Created

All e-signors will receive a Foresters Review Documents email from noreply@application-assist.com. In that email there will be an *Access Documents* button or a link for the e-signor to click to initiate the signing process. The button or the link will remain active for three days. After the e-signor clicks the button or the link, they will be brought to an authentication screen where they will be required to enter their year of birth plus the city and province they are signing in before they can click the *Confirm* button to access their documents. The e-signor will then need to agree to the e-Signature and e-Delivery Consent statement by clicking on the *I Agree* button. After clicking *I Agree*, a new screen appears with a *Review Documents* button. The e-signor will need to click on this button to review their documents. The e-signor can simply close the window when they have completed viewing their documents.

The e-signor will be required to acknowledge that they have reviewed both the documents and e-Signature and e-Delivery Consent statement by clicking on the *I Agree* button.

If a change is required to the documents, an e-signor can click *I Decline* instead of *I Agree*. They will be asked if they wish to continue with declining and cancelling the signature process and be presented with two options:

- *No – Resume e-Signature Process*
- *Yes – Cancel e-Signature Process*

If they click *Yes – Cancel e-Signature Process*, you will be sent an email to notify you that an e-signor has cancelled the signature process. Contact the e-signor to make any required changes to the application. Once the changes are made, you can restart the signature process by first clicking *Make PDF* and then *Send for Signature*. The e-signor will now have to click *I Agree* to restart the signature process.

Each e-signor will be presented a screen with the “Apply e-Signature” terms for signing and a box where they can draw their signature using whatever functionality their device supports. Once the e-signor is satisfied with the terms and their signature, they click on *Apply My Signature* to apply their signature to the documents. Once all e-signors have applied their signatures, the application will be sent to Foresters (and the paramedical company, if applicable) for processing. You and your MGA will receive an email confirmation that the application has been signed and sent to Foresters.

If an e-signor has not signed their application package within 24 hours, you will receive an email notification that an e-signor has not signed. Another reminder notification will appear after 48 hours, if the application package remains unsigned. A final email notification will be sent to you if an e-signor has not signed after 72 hours.

Face-to-face Signature Process

When you reach the Signature screen, pass the device used to complete the application to each present e-signor. This would include all adult insureds, owners, third party payor, parent/legal guardian and joint account holder if applicable.

A *Review Documents* button will then be displayed for the e-signor to click on to review the documents. Once the e-signor has reviewed the documents, they can simply close the window. The e-signor can now pass the device back to you.

The screenshot shows a user interface for 'Insured 1: John Doe'. At the top, there are two radio button options: 'Present (with Advisor to view documents - must sign by text link)' which is selected, and 'Not Present (must sign by e-mail)'. Below this, a text instruction reads: 'To start the signature process, you MUST click the 'Review Documents' button to display your documents. When you are satisfied with the review of your documents, close the pdf to continue the e-Signing process.' At the bottom of the screen is a prominent purple button labeled 'Review Documents'.

You will need to enter the city and province where the signing of the application will take place as well as the number of the mobile device that the e-signor will be using to apply their signature. After entering this information, click on the *Send to Device (signature)* button and a 3-digit code will be generated on the screen. The e-signor will receive a text message with a link. Share the 3-digit code with the e-signor. The e-signor will then click on the link in their text, enter the 3-digit code and click the *Submit* button.

The screenshot shows a user interface for 'Insured 2: Jane Doe'. It features the same radio button options as the previous screen, with 'Present (with Advisor to view documents - must sign by text link)' selected. Below the options are input fields for 'City' and 'Province'. Underneath these is a section for entering a cell phone number, with the instruction: 'Enter the number of the customer cell phone and click "Send to device" below.' At the bottom is a purple button labeled 'Send to Device (signature)'.

The e-signor will need to review and agree to the e-Signature and e-Delivery Consent statement. The e-signor will then be presented with the Apply e-Signature terms for signing and a box where they can draw their signature using whatever functionality their device supports. Once the e-signor is satisfied with the terms and their signature, they click on *Apply My Signature* to render on the documents. A final screen will appear to acknowledge that the e-signor has completed the signature process. Click on *Send Access Code*. The e-signor will receive a text with this code so they can securely access their completed e-signed documents, which will be emailed to them after the application is submitted to Foresters.

You can now proceed to the Submit screen to complete the Advisor’s Report. Once the mandatory information on the Advisor’s Report has been completed, click the *Make PDF* button.

I have verified that the banking information contained in this electronic application has been entered correctly

By clicking the 'Make PDF' button below I, the Advisor identified in the Advisor Report, understand and agree that I am applying my e-Signature to the Advisor Report and all applicable forms that require my signature, including the above Confirmation, as if I had signed in my own handwriting

Make PDF

To view the documents click the 'View Documents' button

View Documents

✓ Created

You MUST submit the application for the application to be processed, even for non-medical cases.

Send File To Foresters

You can review the documents by clicking the *View Documents* button. If all is in order, submit the e-signed application to Foresters by clicking on the *Send File to Foresters* button. If the application involves a paramedical exam, click on the *Send to Paramedical Company* button.

Advisor Report

The Advisor's Report is found in the Submit section. The Advisor's Report will not be included in the PDF of the application that is sent to the applicant. You may also provide additional information regarding the application in confidence by contacting our New Business department, specifying the applicant's name and date of birth.

Below the Advisor's Report enter information on any commission splits include the advisor's name, advisor code, agency code and percentage share of commission.

If the advisor completing the e-App is not going to be the servicing advisor, please indicate which advisor will be the servicing advisor in the Additional Comments section provided.

Advisor Report	
List the length of time you have known each Insured?	<input type="radio"/> Less than 1 month <input type="radio"/> Month(s) <input type="radio"/> Year(s)
Are you related to Insured?	<input type="radio"/> No <input type="radio"/> Yes
Do you know of any information not disclosed in this application that could impact the insurability of an Insured?	<input type="radio"/> No <input type="radio"/> Yes
Is this being purchased with the intent of transferring ownership in the policy?	<input type="radio"/> No <input type="radio"/> Yes
How was this application completed?	
<input type="radio"/> With the Owner in person <input type="radio"/> Telephone and/or mail <input type="radio"/> Video Conference (for example: Skype/Zoom) <input checked="" type="radio"/> e-App/InsuranceAssist	

Next, click the check box to verify that the banking information contained in this electronic application has been entered correctly.

The PDF of the application provided to the proposed owner will consist of:

- Application (excluding Advisor Report)
- Broker Disclosure
- Payor Information for Electronically Signed PAD Authorization
- All applicable questionnaires
- Replacement Form if applicable
- Illustration if applicable
- Notices
- TIA (where applicable and subject to its terms and conditions)
- e-Signature and e-Delivery Consent form

The other e-signors will also receive a PDF with the documents applicable to their role; insured, parent/legal guardian, third party payor or joint account holder if applicable. The advisor will also be given the option of sharing a PDF of the illustration with the applicant.

Saving a session

The application will automatically be saved every time you move from tab to tab. The information is available for 30 days from the date it was saved. To retrieve the saved session, go to My Saved Applications and select the applicable application, identified by the first and last name of your client. Click on the green *Open* icon on the far right of the screen to open.

You can edit and re-validate any of the previously entered information or continue completing the remainder of the application.

When you have finished Saving or Submitting an application, it is important that you click on the *Session Control* button at the top right of the screen. A new screen will appear and you can click *Close Call* to terminate that session. The previous application will be saved automatically.

Paramedical Exams

If a paramedical exam is required, the InsuranceAssist platform will provide the advisor with the option of sending the Examiner's Report to ExamOne, MediFast or Dynacare. You also have the option to complete the health questions as part of the InsuranceAssist process. Now Solutions will upload a PDF of the required documents to the paramedical service's portal.

The paramedical service will:

- Review the Examiner's Report which lists any paramedical requirements (para, blood, urine, etc.) based on age and face amount.
- Contact the client to make an appointment
- The paramedical examiner will complete the paramedical exam.
- The paramedical examiner will send the originals of the following documents to their head office following their normal process:
 - Completed and signed Examiner's Report
 - Completed and signed paramedical

Helpful links

[InsuranceAssist advisor login page](#)

[InsuranceAssist training video](#)

[InsuranceAssist Non Face-to-Face e-Signature User Guide](#)

[Source of Funds Form](#)

[Term Advisor Guide](#)

[Advantage Plus Advisor Guide](#)

[Non-participating Whole Life Advisor Guide](#)

[Critical Illness Insurance Advisor Guide](#)

[Underwriting Requirements](#)

If you have any questions about Foresters InsuranceAssist e-App, please contact your Regional Vice President.