

Accepting e-signatures

Foresters Financial™ accepts e-signatures from DocuSign, OneSpan and Adobe Sign for use with new business applications, forms or questionnaires, delivery requirements and certain in-force forms.¹

How to use e-signature platforms with Foresters

1. Obtain any Foresters documents requiring signatures:
 - a. **New business applications, forms or questionnaires:** You can download any required New Business documents from the [Bluesky](#) advisor portal or Sky illustration software. **Important: For the Application for Life and Critical Illness Insurance, you will need to use the e-signature versions available on [Bluesky](#) or Sky as either a [fillable](#) or [non-fillable](#) PDF.** The e-signature versions of the application include the Foresters e-Signature and e-Delivery Consent form and the Foresters Payor Information for Electronically Signed PAD Authorization form, which must be sent to the signor.
 - b. **Delivery requirements:** The advisor will receive their client's delivery requirements via secure email if eligible or by mail if not eligible for e-delivery.
 - c. **In-force forms:**² Submission of the following in-force forms are allowed by the advisor of record:
 - Application for Conversion
 - Application for Reinstatement
 - Beneficiary Change Form (can only be electronically signed in Ontario, British Columbia, Quebec, Alberta and New Brunswick)
 - Charity Benefit Designation Form
 - Exchange Privilege Application
 - Identity Verification Corporations and other Entities
 - Life Insurance Replacement Declaration
 - Name Change
 - Policy Change (Non-Underwritten)
 - Policy Loan Request
 - Policy Partial Surrender Request
 - Policy Surrender Request
 - Request for Change of Servicing Representative
 - Request for Pre-Authorized Chequing Plan
 - Source of Funds Attestation
 - Transfer of Ownership
2. Speak with your client to obtain the necessary information to complete the document and then scan or save the document to a PDF file. To ensure that your business is processed in a timely basis, please do not use the same device as your client for e-signatures. Appropriately protect against unauthorized access when saving or transmitting client personal information.
3. If you are completing an Application for Life and Critical Illness Insurance, you must supply each signor with the Foresters e-Signature and e-Delivery Consent form and the payor must receive the Foresters Payor Information for Electronically Signed PAD Authorization form. These forms are automatically included with the e-signature versions of the Application for Life and Critical Illness Insurance on [Bluesky](#) or the Sky illustration software. If you are using the paper version, you can download the forms from [Bluesky](#). Be sure to upload these forms when sending to the signor(s) for e-signature.
4. If your client(s) are applying for an Advantage Plus³ policy, the application package must include a signed copy of the illustration produced by the Sky illustration software. Be sure to upload the illustration when sending to the signor(s) for e-signature.
5. Each signor must have their own email address and the producer cannot use their email address or have access to or set up an email address for the signor. Each signor must have their own email address and the advisor cannot use their email address or have access to or set up an email address for the signor. The signor cannot use the same device as the advisor to e-sign. If using the text message (SMS) option for multi-factor authentication, each signor must also have their own mobile device.
6. Once your client(s) have completed signing, advise them to download and save the final documents. It's important to note that these electronic signatures are secure and legally binding.

You can download the allowed in-force forms from [Bluesky](#). For orphan certificates, a signed Request for Change of Servicing Representative form must be completed prior to utilizing OneSpan.

7. Completed documents must be sent to your MGA. Depending on the e-signature platform used, a copy of the DocuSign Certification of Completion, OneSpan Sign Evidence Summary or Adobe Sign Final Audit Report must be included with the appropriate signed documents. Without these required documents, Foresters will not process the request resulting in delays.
8. Foresters may contact signors to confirm information.

Additional requirements for Adobe Sign users

- Do not select the “Fill and sign a document” feature when sending a document for signature as this may

allow the recipient to make changes to the document without your knowledge.

- Do not embed any URLs in documents sent for e-signature.
- Before collecting any information, inform the client that Adobe may store customer data outside of Canada. As such, their Personal Information may be subject to the laws of other jurisdictions and may be disclosed in response to demands or requests from government authorities, courts, or law enforcement in those countries. If your client objects to having their data stored outside of Canada, do not use Adobe Sign for that client.

Visit [DocuSign.ca](https://www.docuSign.ca), [OneSpan.com](https://www.onesign.com) or [Adobe.com](https://www.adobe.com) for more information on how to use their e-signature platforms.



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²Advisors may not use their own DocuSign, OneSpan or AdobeSign license for in-force forms if the policy was issued prior to April 2008 and underwritten by Foresters Life Insurance Company.

³Underwritten by The Independent Order of Foresters.

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