

Foresters Live Well Plus Life Applications Portal - Frequently Asked Questions

Table of Contents

<i>How Do I Start an Application?</i>	<i>1</i>
<i>What is Application Management?.....</i>	<i>1</i>
<i>What Applications Can Be Viewed on Application Management?</i>	<i>2</i>
<i>What Time Frame is Available on Application Management?</i>	<i>2</i>
<i>What Do the Tiles Across the Top of the Screen Show?</i>	<i>2</i>
<i>How Can I Search for an Application?.....</i>	<i>2</i>
<i>How Can I Search for a Particular Application by Status?</i>	<i>3</i>
<i>How Can I Search for an Application by Afficiency Customer Support Ticket Status?.....</i>	<i>3</i>
<i>How Can I Remove All Filters Applied to my Application Management View?</i>	<i>3</i>
<i>What Information is Displayed in the Application Management Table?</i>	<i>4</i>
<i>How Do I Continue an Application in Progress?</i>	<i>4</i>
<i>Can I Download My Client’s Insurance Documents From this Portal?.....</i>	<i>4</i>
<i>Can I Access my Commission Information from this Portal?</i>	<i>4</i>
<i>Why is My Application Not Appearing in the Listing?.....</i>	<i>5</i>
<i>How will an Application Appear where Split Commissions are involved?.....</i>	<i>5</i>
<i>Why Can’t I Click the Illustration Tile to Display Only All Illustrated Applications?</i>	<i>5</i>

How Do I Start an Application?

Start a new application directly from the Home page by selecting the Start Application button on the product selection tile.

You can also start an application from the Application Management screen by selecting the New Application button.

What is Application Management?

Application Management provides access and organization for in-progress and completed Foresters Live Well Plus applications. It provides new functionality such as allowing you to easily resume an application as well as have a record of previous applications and the respective status.

What Applications Can Be Viewed on Application Management?

Foresters Live Well Plus applications submitted to underwriting can be viewed and accessed via Application Management. Applications that have not progressed beyond the illustration will be searchable via the ARC ID for 90 days.

What Time Frame is Available on Application Management?

The viewer can select the following time period from the dropdown menu:

7 days: display all applications for the last seven days, ending the evening before

30 days: display all applications for the last 30 days, ending the evening before

90 days: display all applications for the last 90 days, ending the evening before.

365 days: display all applications for the last 365 days, ending the evening before

What Do the Tiles Across the Top of the Screen Show?

The workflow tiles across the top of the screen display the relevant number of items for the time period selected. These can be viewed as a waterfall, moving from left to right through the application process. You could use this information to determine if there are any roadblocks or areas for improvement.

- Illustrations: number of illustrations completed.
- Applications: number of applications initiated.
- Identity Verified: number of applicants which passed identity verification.
- Underwriting Questions Submitted: number of applicants who completed the application questions.
- Consent: number of applicants who provided consent.
- Approved: number of applicants who were approved.
- Policy Submitted: number of applicants who signed their application.
- Not Paid: number of applicants who did not pay for their policy.
- Policy Issued: number of applicants who were issued a policy.

How Can I Search for an Application?

Enter the ARCID or policy number in the 'Search for an application' box to easily search and display the desired result. If the record does not exist, the table below will be blank. Check your entry for accuracy or contact the Afficiency Customer Support Team for assistance.

How Can I Search for a Particular Application by Status?

Select the desired status from the Application Status dropdown box to display only applicable records in the table below. Application Status includes:

Status	Definition
Illustration generated	Illustration generated but application not started yet
Pending interview(s)	Application started but one or more interviews incomplete
Pending Government ID	Government ID required but not uploaded yet
Pending ID review – Foresters	ID review required by Foresters and not yet completed
RUW	Refer to Underwriter – when manual underwriting is required and still pending
Pending payment details	Offer made but no payment details provided yet
Pending AML review	If planned premium in the first 12 months is =>100K, must go to AML team for review pre-issue
Pending signature(s)	Pending one or more signatures (not including agent)
Pending agent validation	When agent issues still exist and are the only issue preventing agent from being prompted to obtain client signatures
Pending agent certification	Pending completion of agent cert and agent signature
Pending 90-day change	Application has been re-opened for 90-day change but is in progress
NPW	Not Proceeded With
Decline	Declined based on underwriting (automated or manual); AML decline; ID Check decline

How Can I Search for an Application by Afficiency Customer Support Ticket Status?

You can display records by the desired Afficiency Customer Support Ticket Status by selecting the status from the Ticket Status dropdown box. Status includes:

- All
- Open: Ticket has been logged, awaiting a response from Afficiency Customer Support. Ticket can also show open if the agent or anyone outside of Afficiency has sent an email on the ticket whether new or in progress.
- In Progress: Afficiency Customer Support are actively investigating the issue.
- Closed: Issue has been resolved.

How Can I Remove All Filters Applied to my Application Management View?

All filters can be removed by selecting the 'Clear all Filters' button. Try this first if you are having troubles finding a particular application.

What Information is Displayed in the Application Management Table?

The following information is displayed in the table:

- ARCID: Unique identifier for each application
- Date: Date application started
- Product: Name of the product on the application
- Details: First name and last name of the owner.
- Status: Not Started, In Progress, and Complete
- App Status: Illustration generated, Pending interviews, Pending Government ID, Pending ID review – Foresters, RUW, Pending payment details, Pending AML review, Pending signature, Pending agent validation, Pending agent certification, Pending 90-day change, NPW, Decline, Pending issue, and Issued.
- Term: Displays the length of the term
- Coverage: Displays face value / coverage
- Premium: Displays the premium amount
- Policy#: Displays the policy number if application complete and policy issued.
- Ticket Status: Status of Afficiency Customer Support ticket
- Actions: Additional dynamic actions available including:
 - o Continue Application: Resume incomplete applications from last point in the journey for applications where underwriting occurred less than 21 days ago.
 - o Open a customer support ticket: Directly links to the Afficiency Customer Support team.
 - o Request 90-Day Change: Initiate 90-day change process for policies in force.

How Do I Continue an Application in Progress?

To continue an application, use the filter/sort options to find the application in the list below. You can also enter the ARC ID in the search box to quickly narrow the list. From there, find the “Actions” column on the far-right side and click on the 3 vertical dots to open the menu and select “Continue Application.” You can only continue applications that show “In Progress” in the Status field that are 21 days or less from the date of underwriting.

Can I Download My Client’s Insurance Documents From this Portal?

You cannot download a copy of the final policy from this portal, be sure to click the link ‘Download your client’s insurance documents here’ on the congratulations screen before closing the completed application.

Can I Access my Commission Information from this Portal?

Please refer to fieldcomp@foresters.com or 1-866-466-7166 option 5 all agent commission information.

Why is My Application Not Appearing in the Listing?

All applications that have been initiated will appear, within the hour, in the bottom section of the Applications Management page. Contact the Afficiency Customer Support Team for assistance if an application does not display after an hour has elapsed.

To display an application that has not progressed beyond an illustration, enter the ARC ID into the search function and it will display in the table at the bottom of the screen.

How will an Application Appear where Split Commissions are involved?

The application will display only for the agent designated as the writing agent on the policy.

Why Can't I Click the Illustration Tile to Display Only All Illustrated Applications?

Clicking the summary tiles at the top of the Application Management page filters the applications displayed at the bottom. However, the functionality to display every illustration is not available; only applications can be displayed. To display an application that has not progressed beyond an illustration, enter the ARC ID into the search function and it will display in the table at the bottom of the screen.