

Voice Signature Frequently Asked Questions

Getting Started

Q. What states is Voice Signature available in?

A. We now have 24 states including: Alabama, Arkansas, Arizona, Colorado, Connecticut, Delaware, Georgia, Idaho, Iowa, Kansas, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Nebraska, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

Q. How can Voice Signature on PlanRight be accessed?

A. Access to Voice Signature on PlanRight has to be requested through your up-line management. Your up-line management will send Foresters a request to grant you authorization. Upon receiving that request, Foresters will review the request and respond via email within 48 hours as to your eligibility for access. As part of this process, your up-line management will arrange for your training on this process.

Q. What is SilverLight and is installation of SilverLight required?

A. SilverLight is a cross-browser, cross-platform and cross-device browser plug-in from Microsoft that enables LiveApp to be robust, secure and scalable across multiple platforms. It is required to use LiveApp.

Q. Can I use LiveApp and the voice signature process when I am face to face with the client?

A. No. In order to comply with the state regulations and the definition of direct response solicitation, the voice signature process does not involve face-to-face contact between the producer and the applicant. "Direct-response solicitation" means a solicitation through a sponsoring or endorsing entity, or individually solely through mails, telephone, the Internet or other mass communication media". If you are face-to-face with the client, you must use the paper application.

Q. Who can I contact if I have any question on the process?

A. If you have any questions about completing or navigating the live voice application, please contact our Sales Desk at 866 466 7166 (option #1) between the hours of 8:30 a.m. ET and 7:00 p.m. ET (Monday to Friday).

Completing An Application

Q. Once logged in, how can the application be accessed?

A. Select the "Application" tab from the menu bar on the top left side of the page. From this tab select "New Application". From here you'll be asked to select the company (Foresters), the product (either VSOP or VSOP state specific), and the state. All applications and plan rules are derived from these selections.

Q. Why are all states on the drop-down list of states?

A. While the list shows all states, only those that are available for VSOP can be selected. You will get an error message if you select a state that isn't available.

Q. Why is only “Level Death Benefit” available when the premium is calculated?

A. If you have entered an amount for Accidental Death Benefit, then you will only have the option for Level Death Benefit. Accidental Death Benefit is only allowed with Level Death Benefit and therefore Graded and Modified Death Benefits do not appear as selectable. In order to make them available, change the Accidental Death Benefit value to 0.

Also, there may be some states where only the Level Death Benefit is available. Check the state availability map for product availability.

Q. Why can't I enter a premium amount for less than \$10?

A. The minimum monthly premium required for a PlanRight product is \$10.

Q. When I solve for face amount, why can't I select some results?

A. The minimum face amount for PlanRight is \$2,000, so the premium amount you entered is generating results that are less than the minimum face amount. You can either increase the monthly premium, or solve for a premium with the minimum face amount of \$2,000.

Q. Why is there no ‘Owner’ section for the application?

A. The voice signature process can only accommodate situations where the Proposed Insured is also the owner and the payer. Voice signature has its own application wherein the owner information is not required.

Q. Who can be selected as the beneficiaries?

A. Beneficiary selection is limited to those who have an insurable interest and meet Foresters fraternal requirements. The beneficiary relationships accepted are Spouse, Fiancé, Children, Step-children, Grandchildren, Parents, Estate of Insured, and trust.

Q. Why aren't replacements for PlanRight on Voice Sales allowed?

A. State regulations require you to complete written forms for replacements. The voice signature process cannot reconcile paper forms with the electronic application with recorded voice authorizations.

Q. Do you accept credit card or debit card payments for Voice Sales on PlanRight?

A. The only accepted method of payment for voice sales on PlanRight are monthly preauthorized bank drafts.

Q. If something happened while the application was being filled out, and the information was lost, can it be retrieved?

A. Yes. All of your applications (both pending and completed) are available for you to review. Select the “Application” tab from the menu bar on the top left side of the page. From this tab select “Search Application”. From here you can enter various search criteria which will allow you to search applications you have started or completed through LiveApp.

Personal Health Interview – Calling Apptical

Q. Does the call to Apptical need to occur as soon as I complete the application and click to send the application over to Apptical?

A. No it doesn't, you have up to 30 days from the date the application was submitted to Apptical to complete the Apptical interview with the proposed insured.

Q. How long is the Apptical Interview process?

A. A typical Apptical interview will take approximately 25 minutes. Collecting all the information from the client and ensuring you ask all the questions as indicated on the application, prior to connecting with Apptical will expedite the process.

Q. How can I make the Apptical Interview quicker?

A. Collect all the information from the client and ensure you ask all the questions as indicated on the application, prior to connecting with Apptical. In addition, make sure you answer any of your client's questions prior to the interview. By doing so, you can save a lot of time and confusion during the Apptical Interview and make the process smoother for your client. Provide the Apptical interviewer with the reference number for the application at the onset of the three way call.

In advance of the interview, you can also provide the Proposed Insured the Insurance Notification form and the Notices page. The two documents contain the exact wording of the recordings played during the interview. If the Proposed Insured has received these documents, he/she may choose to bypass the playing of these recordings during the interview.

In this scenario, a typical Apptical Interview will take approximately 18-20 minutes.

Q. How can I provide the Insurance Notification form and the Notices page to the Proposed Insured?

A. You can e-mail, mail, or fax these documents to the Proposed Insured prior to the interview. You may also make them available for download from your website. Please be sure to provide the correct forms based on the state the product is being sold in.

Q. When selling to a husband and wife, are we able complete the process for both with one call?

A. Each sale has to be separate and distinct for the purposes of recording the application. The recording actually serves as our proof of application.

Q. Can the Apptical interview be interrupted and restarted on a later date or time?

A. Currently the Apptical interview cannot be disrupted and restarted. Please make sure that the applicant has sufficient time to complete the Apptical interview before the call to Apptical is made.

Q. Can the client call back Apptical to change any information provided during the Apptical interview?

A. Once the Apptical interview is completed the applicant cannot contact Apptical to change any information provided as Apptical forwards the application for Foresters immediately.

Q. Why must I stay on the line for the entire call?

A. The producer must listen and respond to the call and at the end of the call is required to “voice sign” the application as a witness to its execution. You can also not conduct interviews with multiple clients at the same time, as you may be required to respond to questions from either Apptical or the Proposed Insured.

Processing at Foresters

Q. How soon will the application be issued?

A. All applications received in good order will be issued within 48 hours of receipt.

Q. When will compensation for the issued certificate be released?

A. Compensation on the issued certificate will be paid out once Foresters receives the full first month’s premium.

Q. Is there a difference in compensation between a Voice Sale and Face to face sale?

A. Compensation is structured differently for voice sales and for face to face sales.

Q. Where will the certificate package be mailed to?

A. All Voice Signature applications will be mailed per the instructions in the Producer Report.