

This Disclosure requests your consent to provide you this communication and other information in electronic form via the SIGNiX E-Sign process. Please read through the information presented in this notice before consenting to receive this and other communications in electronic form rather than in paper form. This notice contains important information that we are required by law to provide to you and you should keep a copy for your records. If you have any questions about receiving information in electronic form, please contact your Agent/Representative.

If you consent, we may also deliver other electronic documents in the future. An electronic version of the document(s) signed as well as a record of the process used to sign this document(s) (otherwise known as an audit trail) will be available to you for review at the end of the signature process, and depending on your Agent/Representative, it may be delivered to you as an attachment(s) to your email address. If you wish to receive an additional paper copy, please contact your Agent/Representative. He/she will let you know if there will be a specific fee (if any) for the paper copy to be provided to you.

Hardware/Software Requirements for Reviewing & Signing Documents

There are certain hardware and software requirements for you to be able to access or retain the above stated "Electronic Records." The computer requirements are as follows:

- A Computer with one of the following operating systems:
 - Windows 8
 - Windows 7
 - Windows Vista
 - Windows XP
 - Mac OS X v10.4.11 and above
 - Other Windows and Mac operating systems may function, but have not been specifically tested.

- A tablet with one of the following operating systems, configured with default web browser. Other tablet operating systems, as well as alternate web browsing apps may function, but have not specifically been tested:
 - iOS 4+
 - Android 2.0+

- Internet access through an Internet Service Provider selected by you. No specific speed is required, but performance may be unsatisfactory using dial-up connectivity.

- One of the following Internet web browsers with cookies and JavaScript enabled:
 - Microsoft Internet Explorer (IE) version 9.0 or greater.

- Firefox version 3.0 or greater.
 - Safari version 4.1.3 or greater.
 - Google Chrome version 12 or greater.
 - Opera version 8.0 or greater.
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- E-mail address and e-mail receipt capability
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- Access to a mobile phone with SMS text message capability may be required in certain circumstances for authentication purposes.

Text Messaging Charges

The organization sending you a document(s) to be signed may send a text message with a one-time password to your mobile phone to verify your identity for the purposes of specific transactions. Any text messages received by you are subject to standard text messaging rates, and may count towards a monthly quota as any other messages do. Be aware that standard text messaging rates may apply. Text messaging rates can normally be found by asking your provider.

Additional Hardware/Software Requirements for Document (Signed/Unsigned) Download and Review

- Adobe Acrobat or Adobe Reader for the best experience viewing and printing electronic documents. JavaScript must be enabled. To check whether you already have this required software and that it is configured appropriately, click [here](#). For a free copy of Adobe Reader, go to www.adobe.com. SIGNiX recommends that you keep your PDF viewer up-to-date for security reasons - for a free copy of Adobe Reader, go to You must have one of the following versions of Acrobat or Reader:
 - 6.x.
 - 7.x.
 - 8.2 or greater. (Version 8.0 is NOT supported.)
 - 9.x
 - 10.x
 - 11.x
- Other versions of PDF viewing software can also be used, but they must comply with the PDF standard (Nitro PDF, etc.). For more information, please visit www.signix.com/viewing.
- A printer (if you want to print copies of electronic records)

You are responsible for configuring your system to accommodate the above computer requirements. If we change the minimum hardware or software requirements needed to access or retain records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will notify you of the new requirements via email.

By selecting the "Accept" option, after closing this document, you agree to receive documents electronically. After you consent, the registration process will begin for authentication, identity and signature creation. This will enable you to view, print and download documents delivered to you in a secure environment. A digital certificate will be employed if a signature is requested. If you print or download any confidential material, be sure to store them securely just as you would with a paper-based record.

When you receive electronic documents that may require signatures, we employ a 2-part document delivery process. Documents shown in the web browser are a rendering of the actual document. This rendering looks the same as the original, but has added features that facilitate the online viewing and signing process. If you indicate that you want to sign the document after viewing this rendering, your electronic signature will be created on the actual document.

If other parties have already signed the document, the rendering will show images of the existing signatures. In rare cases, these signature images may not reflect the current signature status. If you want to determine the current signature status, or save a copy of the actual document for your records, a link is provided for you to obtain an 'archive copy.' An archive copy is a full copy of the actual document, containing complete electronic signatures. After all parties involved in the delivery and signing process have performed their actions, you will be notified by email and will have an opportunity to download fully-executed archive copies for your records. Archive copies may also be obtained later from the document/transaction creator by contacting your Agent/Representative.

By providing your consent, you agree to receive electronic records according to the process described above, and confirm that you are able to access all of the disclosures, records, and other information provided to you in electronic form. You also certify that your electronic signature is the legally binding equivalent of your handwritten signature.