

**First Catholic Slovak Ladies Association
of the United States of America**

**Electronic Record and Signature Disclosure
and Consent to Electronic Transactions**

Pursuant to applicable state and federal electronic transaction laws, you consent to receive electronic records and to the use of electronic signatures for certain documents. Your consent is strictly voluntary. Described below are the terms and conditions for receiving electronic records; creating, viewing, and accessing account information on our online portal; and the use of electronic signatures. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by checking the box, "Acceptance of Terms".

Applicable Documents: This consent applies to information and documents; including but not limited to; policy information including account balances, annuity statements, premium payments, loan balance and statements, ownership information, beneficiary designations, dividend notices, annual policy statement, annual privacy notice and other communications made or exchanged under any policies or products offered or administered by First Catholic Slovak Ladies Association of the United States of America (also referred to as we, us, or our). These electronic documents and communications will be viewable to you online through the portal in a PDF format.

Required Hardware and Software: A web browser and document reading software, such as Adobe is required to view your documents. If these requirements change, you will be asked to re-accept the Consent to Electronic Transactions. At that time, you will have the right to withdraw your consent.

Requesting Paper Copies: You may request a paper version of any of the electronically furnished documents at any time by contacting FCSLA Life's Member Services Department at MemberPortal@fcscla.com or 800.464.4642 x 1055. Paper copies will be provided to policy owners without a fee.

Requirement to Update Your New E-mail Address: To inform us of a change in your e-mail address for use in sending or receiving electronic documents, contact FCSLA Life at MemberPortal@fcscla.com or 800.464.4642 x 1055. In the body of such request, state your name, policy number, your previous e-mail address, and your new e-mail address.

Withdrawing Your Consent: You may withdraw this consent at any time by sending an email to FCSLA Life at MemberPortal@fcscla.com and notifying us that you no longer consent to receiving electronic records, viewing and accessing information on the online portal, or the use of electronic signatures. You will need to provide us with your name, email address, and policy number.

Additional Online Services: As we strive to provide more capabilities and services, we may add additional online services in the future. Therefore, as a condition of accessing or retrieving those additional services, you may be asked to agree to different or additional terms and conditions should our services change.

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