

CONSENT TO USE OF ELECTRONIC SIGNATURES AND RECEIPT OF DISCLOSURES EXCLUSIVELY THROUGH ELECTRONIC MEANS

Thank you for using Mutual of Omaha's electronic application process. You are applying for insurance coverage using electronic records, transactions and signatures. Mutual of Omaha is legally required to provide you with certain disclosures and information about your insurance application ("Required Information"). If you give consent, we can deliver this Required Information to you electronically. Your consent also permits the general use of electronic records and electronic signatures in connection with your application.

This is important information. **PLEASE READ THIS NOTICE CAREFULLY AND PRINT OR DOWNLOAD A COPY FOR YOUR FILES.**

Disclosures and Consent to Use of Electronic Signatures

By electronically signing this document, you are saying you agree to use of electronic transactions and electronic signatures on this Web site, and to receiving electronic versions of certain records. You are also agreeing to be held to any agreement you make or transmit through the internet or this Web site, including your consent to receive the Required Information from us only by electronic transmission. You agree that, by using this site, your consent will be as legally binding and enforceable as if you had signed on paper.

You are entitled to change your mind and withdraw your consent. However, you would then no longer be able to use this section of the Web site.

If you also want a paper copy of the Required Information, but still want Mutual of Omaha to process your application electronically, we will still need your consent to receive Required Information electronically. You will not be charged for paper copies of any information you request.

If you do withdraw your consent or want to request a paper copy of the Required Information after your application has already been submitted, please contact your agent at the address or telephone number given to you when you applied for coverage or Mutual of Omaha at (800)775-6000.

If you consent to electronic delivery of Required Information and then withdraw that consent, Mutual of Omaha cannot continue processing your application electronically. You can still apply on our paper application, but it could take longer to process your application.

Your consent applies to all Required Information that Mutual of Omaha gives you or receives from you about your insurance application and the notices, disclosures, and other documents related to it.

You agree to print out or download Required Information for your records when we advise you to. If you have any trouble printing out or downloading any Required Information, contact your agent at the address or telephone number given to you when you applied for coverage.

The computer hardware and software used to access this page on the Internet is all you will need to access the application for insurance, related notices, disclosures, authorizations, acknowledgements and other documents provided to you in electronic form. To retain copies of these documents, you may 1) print them from this Web site, 2) email them to an address where you can print them on paper, or 3) save an electronic copy onto a computer with at least 100 megabytes of memory.

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can ask Mutual of Omaha to send you paper copies of the application document(s) instead. Mutual of Omaha may require that certain communications from you be delivered to them on paper at a specified address.

Statement of Consent

By clicking "I Agree", I confirm to you that:

- I can access and read this "Consent to Use of Electronic Signatures and Receipt of Disclosures Exclusively Through Electronic Means;" and
- I have an account with an Internet service provider, and I am able to send email and receive email with hyperlinks to Web sites and attached files; and
- Until or unless I notify Mutual of Omaha as described above, I consent, if applicable, on behalf of all joint applicants identified in the application to receive all required notices and disclosures relating to my application for insurance exclusively through electronic means; and
- I also consent, if applicable, on behalf of all joint applicants identified in the application to the use of electronic signatures in connection with my insurance application with Mutual of Omaha in place of handwritten signatures; and
- I am authorized to consent, if applicable, on behalf of all joint applicants identified in the application.