Please review the **terms** of this Electronic Consent Disclosure ("Disclosure").

This Disclosure notice contains important information that you are entitled to receive before you consent to an electronic transaction. **Please read this Disclosure carefully and print or download a copy for your files.**

You are applying for an insurance product issued by ReliaStar Life Insurance Company ("ReliaStar") using electronic processes which includes the use of electronic signatures. With your consent, we can deliver these Records to you electronically. Please print or download any Records and keep them for your files.

**Consent to Electronic Transaction and Records**
I (agree) consent to the use of electronic transactions and electronic signatures on this web site in connection with my enrollment application. I consent to receive the Records electronically. Delivery of a Record on this web site shall constitute good and effective delivery to me of the Record, whether or not I access and/or print the Record. I understand that unless I make a request as provided below, paper copies of Records will not be mailed to me via the United States Postal Service.

**Revocation of Consent; Paper Copies**
I understand that I have the right to withdraw my consent at any time by canceling or abandoning the enrollment process before I complete it. I understand that withdrawal of my consent will prevent ReliaStar from processing my application and issuing the Records electronically. I may request paper copies of any Record at any time by contacting the plan administrator as shown below. There is no additional fee for paper copies at this time.

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**Hardware/Software Requirements**

I understand that in order to receive electronic delivery of Records I must have a computer with internet access, the ability to download and open PDF files, and a printer or other device to which I can download and print or save any Records I wish to retain. I understand that I have the ability to view Records via PDF. PDF documents may be saved by using the Save function of your preferred PDF viewer.