



PACIFIC GUARDIAN LIFE

Electronic Record and Signature Disclosure and Consent to Electronic Transactions

Pursuant to applicable state and federal electronic transaction laws, you consent to sending and receiving 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 sending and 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 signing beneath the "Acceptance of Terms" below and providing information below.

Applicable Documents

This consent applies to information and documents; including but not limited to applications, application amendments, suitability forms, product illustrations, product disclosures, contracts, delivery receipts, and other communications made or exchanged under any policies or products offered or administered by Pacific Guardian Life Insurance Company, Limited (Pacific Guardian Life, we, us, or our). These electronic documents and communications will be sent to the email address you provide.

Required Hardware and Software

A web browser and document reading software is required to access and sign your documents. You may wish to view the full list of requirements on the vendor's website. 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 Pacific Guardian Life's Client Relations Department at clientrelations@pacificguardian.com or 800-367-5354. Paper copies will be provided without a fee.

Update Your New E-mail Address – Notify Pacific Guardian Life

To inform us of a change in your e-mail address for use in sending or receiving electronic documents, contact Pacific Guardian at clientrelations@pacificguardian.com or 800-367-5354. In the body of such request, state your name, 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 clientrelations@pacificguardian.com and notifying us that you no longer consent to sending and receiving electronic records, the use of electronic signatures, or viewing and accessing information on the online portal. You will need to provide us with your name, email address, and contract 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.

Acceptance of Terms

By verifying my personal information and signing below, I consent and agree to receive and send mailings and communications electronically, the use of electronic signatures, access to the online portal, and the Consent to Electronic Transactions set forth above.

Policyholder Name

Policy Number

(If you have multiple policies, only one policy number is needed. If this is part of the new business application, a policy number is not needed.)

Policyholder Date of Birth

Policyholder Social Security Number

Preferred Portal Email Address

(This is the email you will use to log into your portal.)

If you would like to update the email on file to match this email, please select here:

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Policyholder Four-Digit Pin

(You are required to set a Four-digit PIN, which Pacific Guardian Life will use to set your initial password upon receiving this form. You can change your password after the initial set up.)

Policyholder Signature

Date

Please submit the completed form to us via email at ILPortal@pacificguardian.com