

Electronic Signature Disclosures

The Company (listed above) offers you the ability to complete and sign documents electronically. These disclosures will help you decide whether you would like to do this. Please read this carefully.

1. In order to electronically sign documents using this web site, your hardware and software requirements for access to retention of the electronic application are the following, at a minimum:

Operating Systems	Windows® 7 or later, or MacintoshOS X Mavericks 10.9 or later, 2GB of RAM recommended; or higher versions as dictated by browser system requirements.
Browsers:	Internet Explorer 11® or above (Windows only), Edge (3 latest versions: Windows only), Google® Chrome® (3 latest versions: Windows or Mac), Mozilla Firefox (3 latest versions: Windows or Mac), Apple Safari (3 latest versions: Mac only)
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	<ul style="list-style-type: none"> • Allow per session cookies • Users accessing the internet behind a Proxy Server must enable HTTP1.1 settings via proxy connection

2. You may print a copy of your completed documents using your own printer. Printed copies are not considered to be legal originals, but our administrative system maintains a legal copy for you. These copies will be identical and will be the same as that which was approved by the state. You may also request, in writing, a copy of any electronically submitted document. That request, specifically identifying the document by form name and by date, should be mailed via first class with sufficient postage to the Company (listed above) at P.O. Box 2616, Omaha, NE 68103-2616. The Company does not intend to charge a fee for this service. We do, however, reserve the right to do so in the future.
3. This disclosure covers all electronic documents and communications arising out of an application/enrollment form for insurance coverage through the Company and is limited to this transaction.
4. By signing documents electronically in lieu of a paper-based signature, you acknowledge your understanding that electronic signatures are legally binding in the United States and in other countries. You further represent that you have read the documents to be submitted electronically and that they have been accurately filled out.
5. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. To comply with that requirement, and for your own protection, the Company will gather information about you from public databases for you to confirm in order to verify your identity.
6. If you consent to the use of an electronic signature to sign Company documents, click on the button marked "Yes" or "I agree" under the question regarding E-Signature. The receipt of your electronically signed documents by the Company will demonstrate that you can access the application/enrollment form in the electronic form provided to you by the Company website. All signatures will display in "real time". When you click "Yes" you are also confirming the following:
 - I understand the documents and my signature are bound into a single record, will be automatically encrypted with the reviewed data and stored by Lincoln, and the software system will then automatically purge my electronic signature from the file so that it cannot be used again once the Policy/Certificate has been issued.
 - I understand the intentions of the electronic or voice signature and I have, when applicable, visual confirmation of the actual electronic or voice signing process.
7. You are not required to sign electronically if you prefer not to do so. To withdraw your consent to use electronic transactions, simple click the "Print-Paper Enrollment Form" link, waive option, "No" button, or "I Decline" button. If you withdraw your consent, it will not affect the legal standing of any signed forms you may have already submitted previously and a paper copy of your application/enrollment form will be provided for your written signature.



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