

Consent and Disclosure to Use Online E-Signatures

PLEASE READ THIS IMPORTANT LEGAL STATEMENT BEFORE
YOU START USING THE MANHATTAN INSURANCE GROUP WEB SITES

STATEMENT ON CONSUMER CONSENT TO THE USE OF ELECTRONIC TRANSACTIONS, SIGNATURES, AND RECORDS ("Consent Statement")

Definitions: For purposes of this Consent Statement: The words "we," "us," and "our" refer to "Manhattan Insurance Group" which means and includes Central United Life Insurance Company, The Manhattan Life Insurance Company, Family Life Insurance Company, and/or Western United Life Assurance Company; and, "Web Site" includes this web site and all other Manhattan Insurance Group administered web sites linked to it but does not include non-Manhattan Insurance Group web sites which may be linked to this web site.

What is an Electronic Signature?

An electronic signature is a process by which an insured signs their application via the Web. Submitting an electronic signature eliminates the need to print and mail your application and expedites the quoting process. An electronic signature is the same as a "wet" signature.

How does the electronic signature process work?

You will submit your electronic signature by reviewing your application and checking box(es) and/or typing specified text where indicated. Each signature is a one-time event and will only be used to sign your application or bind request. If you decide not to submit your application or bind request with an electronic signature, please contact us, and you will be provided with an alternative method of submitting the application.

1. This concerns your consent:

- To the use of any electronic transactions ("Transactions") and electronic signatures ("Signatures") on the Manhattan Insurance Group Web Site, for example, online enrollment, beneficiary designations, and similar functions; and,
- To receiving electronic versions of certain records in connection with your transactions with the Manhattan Insurance Group. These electronic records may include those which may be used to provide or make available certain written consumer information to which you are legally entitled to receive electronically (referred to in this Consent Statement as, "Records").

2. When is your consent given? We will need your consent after you read this Consent Statement if you plan to use our Web Site features involving Transactions, Signatures, and Records. Your consent is not required to obtain most of the general benefit information available to you on the Manhattan Insurance Group Web Sites.

3. Effect of Not Consenting or Withdrawing Consent. If you choose not to consent or you withdraw your consent, you will not be able to conduct benefit Transactions on our Web Site or receive Records related to Transactions. You can determine what your alternatives are, such as the use of paper enrollment forms that are available through the Manhattan Insurance Group Web Site or Customer Service.

4. Withdrawal or Update of Consent. You will have the right to withdraw or update your consent at any time, without charge, by writing to our Customer Service. The withdrawal or update of consent will not apply until after Manhattan Insurance Group receives proper written notification from you, and we have a reasonable period of time to process your request. You will need to update your consent if, for example, you have new information about your computer, which could impact our ability to communicate with you.

5. Applicability of your consent. Your consent will apply to Records provided to you on or in connection with the Manhattan Insurance Group Web Sites and involving our products and services. Your consent will also apply to conducting Transactions and executing Signatures on the Manhattan Insurance Group Web Sites. The Records, Transactions, and Signatures may also involve your employer and/or employee benefit plan.

6. How to Obtain Paper Copies. You may, upon request, obtain a paper copy of any Record, such as an enrollment form either by printing from the Web Site or contacting our Customer Service Department. There may be a nominal fee charged for the order. There will be no charge for delivery of a prospectus.

7. **Security Information.** The Manhattan Insurance Group database and Web server are both physically located in a secured datacenter. The Web server sits on a public Internet site and ensures your data is secure by using the Secure Sockets Layer (SSL) protocol. The database is housed on a physically separate server and is not accessible by the Web server.

SSL delivers server authentication and data integrity. Authentication is assured by use of a digital certificate issued by a certificate authority. A digital certificate verifies the connection between a server's public key and the server's identification. This means that when you connect with the Benefits-Selection web site, you are assured that the server is Benefits-Selection and not an impostor.

Data integrity is delivered using bulk encryption which prevents tampering and eavesdropping. A message encrypted with a 128-bit key is at the highest level of encryption attainable through the use of web browsers and servers.

You can tell whether a document comes from a secure server by looking at the location (URL) field. If the URL begins with https:// (instead of http://), the document comes from a secure server.

It is important to note that the strength of an SSL session is dependent on the strength of the browser used to establish the session. Some browsers may not support 128-bit encryption. To ensure that your online session is completely secure, make sure your browser supports 128-bit encryption sessions.

8. **Hardware and Software Requirements.** Following are technical requirements for your computer system that must be met so you can enter into electronic transactions, use electronic signatures and access and retain Records. If you have any questions about these requirements, you should call Customer Service prior to consenting.

You must have one of the following combinations of PC browser and operating systems in order to access and/or have the most optimal use of the Manhattan Insurance Group Web Sites:

You can have this browser	With this Operating System
Internet Explorer 6.x	Windows XP or newer
Mozilla Firefox 1.x	Windows XP or newer
Safari 2.0	Mac OS X or newer

You also will need to have ADOBE ACROBAT READER® software, Version 4.0 or higher for certain functions on this Web Site. More information on this is available on the specific pages where the software is required.

9. **Customer Service.** To reach our Customer Service with regard to any questions about this consent statement please call (800) 669-9030.