

What is the purpose of this Consent?

The purpose of this voluntary consent ("Consent") is to agree to conduct business electronically and/or access information electronically that is related to a National Life Group company, including National Life Insurance Company and Life Insurance Company of the Southwest. By proceeding, you will be providing us and our authorized designees and agents, with your voluntary consent to (to the extent permitted by applicable law and regulation):

- Make the information and documents provided in this transaction available to you electronically; and
- Process this transaction electronically; and
- The provisions of this Consent.

This Consent covers your agreement to be bound with the same force and effect as if you had signed your name on paper by hand. Please note, you may not electronically sign a document in any name other than your own. You understand that by continuing you are giving your electronic signature. You agree to maintain the security of your Internet access and e-mail address.

What kinds of transactions may be conducted electronically?

Currently, the only transaction you may conduct electronically in connection with this Consent is the transaction for which you are receiving this notice. Even though you have provided us with this consent, we may, at our option: (a) deliver documents and information to you on paper, and (b) require that certain communications from you be delivered to us on paper.

What hardware and software is required?

You will need a device that can access the Internet and an up-to-date web browser, such as Internet Explorer, Chrome, or Firefox. You will also need to be able to open and access documents in "portable document format" (also referred to as .pdf). You can get a .pdf reader at no cost at <http://get.adobe.com/reader>.

If I prefer to use paper instead of conducting a transaction electronically, may I use paper?

Yes. Please contact your agent, call 800-732-8939, or write to us at 1 National Life Drive, Montpelier, Vermont 05604. You may also obtain a paper copy of any documents delivered to you electronically without charge by calling 800-732-8939 or writing National Life Group, 1 National Life Drive, Montpelier, Vermont 05604.

Should I maintain copies of the electronic documents?

Yes. You should print or save this Consent and all documents electronically provided to you under this Consent for your records. If you have any trouble with printing or saving a document, please call (800) 732-8939.

How long will this consent remain in effect?

This Consent shall become effective as soon as you sign it and remains in effect throughout the transaction. This Consent does not apply to any future transactions with us.

What if I change my mind?

If you change your mind about doing business electronically, you should not proceed. Once you complete this electronic transaction, it is effective.

By your acknowledgment, you confirm that:

- You can access and read this Consent to Do Business & Access Information Electronically;
- You can print on paper the Consent or save or send the Consent to a place where you can print it, for future reference and access;
- You consent to making the information and documents included in this transaction available to you electronically; and,
- You consent to processing this transaction electronically.

Signature: _____ Print Name: _____