

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
(Domiciled in the state of New York)
VOLUNTARY CONSENT TO RECEIVE THE ELECTRONIC TRANSMISSION
OF DOCUMENTS

By your consent below, you and The Guardian Life Insurance Company of America ("the Company") agree to the terms of this Voluntary Consent to Receive the Electronic Transmission of Documents ("the Electronic Consent Agreement").

Your consent to receiving documents electronically is voluntary. However, by reviewing and signing this consent form you will be agreeing to receive required documents electronically. Required documents are documents required to be sent by the Company that are permitted by state and federal law to be sent electronically including but not limited to evidence of insurability forms, underwriting determinations, policies and outlines of coverage, payment and billing related notices, claim related notifications, and legally required notifications and privacy notices required by state and federal law.

We are requesting your consent to proceed with an electronic process that includes: **allowing the Company to display or deliver documents electronically, requesting that you access a secure portal to review and/or sign documents, requesting that you print or download documents and retaining them for your records, permitting the Company to utilize an electronic signature process to obtain your signature on documents, and authorizing and submitting a premium payment electronically, if applicable, in connection with your policy.**

To access, view, and or retain the electronic Form(s), you need: (1) a computer or mobile device with access to the internet; (2) a current version of an Internet browser (e.g., Google Chrome®, Safari®, Mozilla Firefox®, Microsoft Edge®; (3) the ability to download and/or print documents and (4) a current version of a Portable Document (PDF) reader such as Adobe Acrobat Reader®. The Adobe Acrobat Reader Software is required to view documents in PDF format and is available free of charge from Adobe's website at www.adobe.com. The software must be installed correctly before documents may be viewed in PDF format.

If you are registering as a user and you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, DO NOT select "I Agree" where shown on screen and the registration process will be terminated.

Change in Hardware and Software Standards. After you have given your consent, if the Company changes the hardware or software needed for you to access or retain required documents, and this change creates a material risk that you will not be able to access or retain required documents, the Company agrees to provide you with a revised statement of the hardware and software standards for access to and retention of the required documents.

Your rights relating to the Company's products and services may depend on when you receive required documents from the Company. The Company will notify you at the email address you provide below alerting you that the information is waiting for you at your secure mailbox at the web portal or as posted on our website, as designated in the email the Company would send to you at the email provided below.

At any time and for any reason you may withdraw your consent to receive required notices or other legally required documents electronically. To withdraw your consent, you may contact the Company's Customer Response Unit at 1-877 500-2386 or by updating your preferences on the Company website at www.guardiananytime.com. There are no fees associated with your withdrawal of this consent. Once we receive the request to withdraw, it will become effective within 30 days of our receipt of your request.

Your consent does not mean that the Company must provide or accept documents electronically. Certain laws may require us to provide you with paper documents or the Company, at its option, may deliver paper documents to you if it chooses to do so. The Company may also require that certain communications from you be delivered to the Company on paper at a specified address. Once per year you may request a free paper copy of any document sent to you electronically as part of this consent. Nothing in this agreement is intended to restrict you from sending any communications to us by mail, email or otherwise.