



Electronic Consent Agreement

(CONSENT AGREEMENT FOR USE OF ELECTRONIC COMMUNICATIONS
RELATED TO OPTIONAL PRODUCTS)

Introduction. If you choose to purchase Optional Products ("Product(s)"), from time to time you will receive Product information and/or claim status updates from OneMain Solutions family of companies, American Health and Life Insurance Company, Merit Life Insurance Co., Triton Insurance Company, and/or OneMain Alliance, LLC (hereinafter collectively referred to as "we" or "us").

Electronic Documents and Signatures • Consent. We are required or allowed to provide you with certain written disclosures, documents and information pertaining to your Product transactions with us.

Under the federal E-SIGN Act and related state laws, with your consent, we can deliver such Product information to you electronically and can use electronic records and electronic signatures in connection with your Product transactions with us. Therefore, please review the terms of this Electronic Consent Agreement prior to giving your consent and retain a copy of this Electronic Consent Agreement for your records.

If you do not want to receive Product information electronically, or do not want to use electronic communication in connection with your transactions with us, you should not agree to the terms of this Electronic Consent Agreement. If you do not consent to receiving Product information electronically in connection with your transactions with us, we will not be able to proceed with providing claim status or information via electronic communication (e.g., SMS/Text message or email).

If you want to proceed with receiving electronic communication (e.g., SMS/Text Message or email) you must consent to receiving the Product information electronically before we can provide it to you in that format. Your consent will apply to all your transactions with us and any information we provide or make available to you. Your consent also permits the general use of electronic records and electronic signatures in connection with all your transactions with us.

Information You Will Receive Electronically. By providing your consent under this Agreement, you agree that we may provide you with the following Product information in electronic form:

- Information including, without limitation, any claim information, disclosures documentation, and other transaction-related communications.

Paper Copy of Required Information Available Upon Request • No Charge. If you consent to receive Product information electronically, we will still send a paper copy of the information by mail. We will not charge you any fees for providing a paper copy of the information. Your consent does not mean that we must provide information electronically - only that we may do so. We may, at our option, deliver Product information on paper, if we choose to do so. We may also require that certain communications from you be delivered to us on paper at a specified address.

Withdrawing Your Consent. You may withdraw your consent to receive Product information electronically in connection with any future transactions with us at any time. We will not charge you any fees for withdrawing your consent. If you decide you do not want to receive Product information electronically in connection with any future transactions with us, you may withdraw your consent by calling us, at 1-800-307-0048.

Updating Your Contact Information. If you consent to receive Product information electronically, we will contact you at the phone number or e-mail address you have provided to us. If you change your phone number and/or e-mail address, you must provide your new phone number and/or e-mail address to us by calling us, at 1-800-307-0048.

System Requirements to Access the Required Information. To access the Product information being provided to you electronically, you must have the following:

- A personal computer or mobile device with internet access and one of the following operating system web browser combinations installed:
 - Microsoft Windows 7 or higher with:
 - a. Microsoft Internet Explorer 11 or higher
 - b. Mozilla Firefox 27 or higher
 - c. Google Chrome 38 or higher
 - Microsoft Windows Vista or higher with:
 - a. Mozilla Firefox 27 or higher
 - b. Google Chrome 38 or higher
 - Microsoft Windows XP Professional SP3 or higher with:
 - a. Mozilla Firefox 27 or higher
 - b. Google Chrome 38 or higher
 - Apple Mac OS X 10.9 (Mavericks) or higher with:
 - a. Apple Safari 7 or higher
 - b. Mozilla Firefox 27 or higher
 - c. Google Chrome 38 or higher
 - Android 5.0 (Lollipop) or higher with:
 - a. Chrome for Android 38 or higher
 - Apple iOS 5 or higher with:
 - a. Mobile Safari 5 or higher
 - b. Google Chrome 38 or higher
- The ability to receive e-mail that contains hyperlinks to Websites in order for us to deliver information to you.
- Software which permits you to receive, print and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader®. If you do not have such software, click the following link to download a free version of Adobe Acrobat Reader® <https://get.adobe.com/reader/>
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit or the ability to print PDF files from your computer or mobile device.

Electronic Communications: We may contact you by telephone, electronic message/SMS or email to process your claim and/or service your account for other business purposes.

Consent: By messaging us, you agree to be bound by the terms of this Electronic Consent Agreement and confirm that you have computer hardware and software that meets the requirements listed above. You also consented to receiving Product information electronically and to the use of electronic records and signatures in connection with your Product transaction(s) with us.