

## **DISCLOSURE AND CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES**

Carefully review this *Disclosure and Consent to Use Electronic Records and Signatures* ("**Consent**"), as it applies to all Communications for all services associated with this Financial Wellness mobile application, website and any related services. The words "**we**," "**us**," and "**our**" refer to ProManage, LLC and its affiliates, agents and third parties. The words "**you**" and "**your**" mean you, the individual using this Financial Wellness mobile application, website and any related services. No more than one person is permitted on any Account with this Financial Wellness service.

As used in this Consent, "**Communications**" means any disclosures, notices, privacy policies, brochures, forms, and other information related to this service or product, including but not limited to information that we are required by law to provide to you in writing.

### **Communications to Be Provided in Electronic Form**

We are required to provide you with certain Communications in writing on paper, but with your consent we can provide them to you electronically. As the Financial Wellness application is an electronic service available on your mobile device, use of paper communications is likely inconsistent with this electronic service. With your Consent you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with this product or service available through the Financial Wellness mobile application, website and related services. As an example, we may send by e-mail legally required disclosures or notification of changes to terms and conditions related to your Account(s), the Financial Wellness mobile application or website.
- Notices or disclosures about ProManage, LLC and these services
- Privacy policies and notices
- Changes in Terms or Conditions
- Reminders

You should save or otherwise retain a copy of all electronic Communications, including this Consent, you receive from us for future reference. You can save the Communications to your mobile device or computer or print them.

This consent also extends to any electronic signatures you may provide for electronic documents. You agree to be bound by any electronic documents which you sign electronically the same as you would signing paper documents.

### **How You Will Receive Electronic Communications**

We will send you an e-mail directing you to sign on to the Financial Wellness mobile application or access the website. Communications may be posted on the Financial Wellness mobile application as well.

### **Hardware and Software Requirements**

In order to receive, access, view and retain electronic Communications from us, you will need the following:

Internet Browsers	Google Chrome Mozilla Firefox Safari (version 7 and above) Internet Explorer (version 11 and above)
Mobile OS	iOS, Android
E-mail address	A valid e-mail account and software to access it
Devices	Devices capable of using our Financial Wellness application
PDF	Software to read PDF format; you may download for free from <a href="http://www.Adobe.com">www.Adobe.com</a>
Other	Printer to print Communications or enough storage to save the Communications

These hardware and software requirements will likely change over time. We reserve the right to discontinue or change the hardware and software we support. Continuing to use the Financial Wellness application after the change is reaffirmation of your consent.

There may be costs associated with online and mobile access including fees for an internet service provider, to access this mobile application.

Wireless network speed and Wi-Fi networks can vary significantly. We are not responsible for their performance, failures, restrictions or limitations or for the security of those services. There may be times when we may need to block certain browsers or software from accessing the mobile application due to security concerns; we may not be able to notify you in advance of such. Do not share your Account with any other person and never share your password with anyone. We will never ask you for your password. See the *Privacy Policy* for more information.

### **How to Withdraw Your Consent**

You cannot withdraw your Consent and Agreement for any particular document which you have already electronically signed. However, you may withdraw your consent to receive Communications in electronic form by writing to us at:

Financial Wellness  
ProManage, LLC  
130 E. Randolph, Suite 2825  
Chicago, IL 60601

We will not charge you a fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of the Financial Wellness application will likely be restricted or terminated. We will of course require a reasonable period of time to process your withdrawal request before the withdrawal can be effective.

### **Updating Your E-mail Address and Other Contact Information**

You need to provide us with accurate and complete e-mail address and contact information related to this Consent and your Account, and maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through the Financial Wellness application.

If you fail to update or correct an invalid or incorrect e-mail address or other contact information, you acknowledge and agree that any Communications will have been deemed

delivered to you if they were provided to you using the e-mail address or other contact information we have for you.

### **How to Obtain Paper Copies**

Once you have consented to electronic delivery of Communications, you should not expect to receive a paper copy of any Communications. You are able to obtain a paper copy of an electronic Communication by printing it yourself. We may at our own discretion provide you with one or more Communications on paper even if you authorized electronic delivery.

You should print, download or otherwise retain for your records a copy of this Consent and any other Communications that you deem important.

### **Laws Include ESIGN**

You acknowledge and agree that your consent to electronic Communications is being provided pursuant to federal and state laws and regulations including but not limited to the Electronic Signatures in Global and National Commerce Act ("ESIGN").

### **Termination/Changes**

We reserve the right to change our terms and conditions, terminate services, or otherwise cease to provide you with electronic Communications. We will notify you of any such termination or change as may be required by law. Any amendment will be effective on the date shown on the notice.

### **Acceptance and Consent**

Communications in either electronic or paper format from us to you will be considered "in writing."

In accepting this Consent by checking the checkbox "*I have reviewed and agree to the Disclosure and Consent to Use Electronic Records and Signatures*" you are providing your electronic signature indicating you acknowledge and agree that:

- You have read, understand and agree to the terms and conditions of this Consent;
- You consent to receive and review electronic Communications;
- Your electronic signature on this Consent and any electronic documents binds you to that document;
- You accept the validity of electronic Communications and electronic signatures;
- You have the hardware, software and a valid e-mail account so you can access, view and retain this Consent and the other electronic Communications and documents; and
- You recognize that your Consent will not automatically expire.