

Digital Consent

By proceeding with this process, you are agreeing to do business with Security Financial Resources, Inc. (“SFR”) electronically, including completing your InvestMyselfSM 403(b)|IRA application (“application”) and other forms. In addition, you are affirmatively and voluntarily consenting to the use of your electronic signature, the electronic submission of your application and other forms and to SFR’s electronic delivery of all documents related to your account. Our electronic delivery of documents will include quarterly statements, transaction confirmations, tax forms, mutual fund prospectuses or summary prospectuses, mutual fund annual and semi-annual reports, proxy voting material relating to the mutual funds in your account and supplements to the foregoing documents and SFR’s privacy notices.

As used in this “Notice and Consent to Doing Business Electronically,” “we,” “our” or “us” refers to SFR, SFR’s affiliates and their agents.

You understand and agree:

- Your electronic signature will be legally binding and enforceable as if you had signed a paper authorization, application, or other forms, as applicable.
- You will receive online versions rather than paper copies of all documents for your account. Documents electronically delivered will include quarterly account statements, transaction confirmations, tax forms and mutual fund documents. See above for a complete list of documents.
- You will use our internet website and/or mobile application to request changes or transactions related to your account, including but not limited to loan initiation, withdrawal initiation, investment allocation updates or changes to your personal information (i.e., address, email address, phone number).

How Documents Will be Delivered to You

Each time a document is ready to be viewed, SFR will send you an e-mail notifying you of the availability of the document and directing you to a secure online landing page where the document is posted and available after you provide your user credentials.

You may elect to be provided a paper copy of the completed application and other forms bearing your electronic signature, and other documents by contacting SFR at: Security Financial Resources, Inc., PO Box 219141, Kansas City, MO 64121-9141. SFR will charge a quarterly paper communication fee if you withdraw your consent to receive documents electronically. This fee is designed to cover our costs in providing documents in paper format. The amount of the fee varies depending on the documents and volume of documents provided in paper and can range up to \$30 per year. A request to receive copies of documents in paper will not revoke your consent to do business electronically with us. Your consent herein to do business electronically with respect to the account will last until you revoke such consent, or we no longer offer the account services.

Other Information

You have the right to withdraw this consent to do business electronically with us at any time, which includes receiving documents electronically. You have the right to update your electronic contact information. To withdraw your consent to do business with us electronically or to update your electronic contact information, please make your updates at securitybenefit.com or via our mobile application. You may also contact SFR at (800) 747-3942 to make these or certain other account changes or to ask a question. If you withdraw your consent to do business electronically, we will begin delivering documents in hard copy to your last known address.

Your consent confirms that: you have a device with access to the Internet to accept electronic delivery of all documents; the device allows you to read and retain any document saved in a portable document format and; you have the ability to send and receive email. You may incur charges from Internet service providers and local telephone or cable companies to access the Internet. These costs are your responsibility. In order to view PDF-formatted documents, you must have Adobe© Acrobat© viewer software. This software is available for download

free of charge. If you experience a connection or technical problem, please contact us at 800-747-3942 for assistance.