

E-Sign Notice

CONSENT TO ELECTRONIC RECORDS & SIGNATURES

Please read this notice before consenting. It explains how IDLife, LLC ("IDLife," "we," or "us") uses electronic records and signatures in connection with your Independent Associate relationship. It is intended to operate under the federal Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.) and applicable electronic-transactions laws, including the Texas Uniform Electronic Transactions Act.

01 Electronic records and signatures

With your consent, IDLife may provide your Independent Associate Agreement, its Terms and Conditions, Policies and Procedures, Back-Office Terms of Use, Compensation Plan, and related amendments, disclosures, and notices electronically. This consent covers enrollment and your ongoing Independent Associate relationship until withdrawn. It does not cover records that applicable law requires to be delivered by another method.

Records may be delivered by email or through your IDLife Back-Office, with email notice when a new record is posted. You may sign electronically by using an action expressly identified as a signature. An electronic signature you adopt with intent to sign has the same effect as a handwritten signature to the extent permitted by law. This consent concerns electronic delivery and signatures; acceptance of the underlying agreements is a separate step.

02 Access and retention requirements

You need a computer, tablet, or smartphone with internet access; an active email address; a supported web browser capable of accessing secure websites and displaying HTML; software or a browser capable of opening PDF files; and storage or a printer to retain copies. Before consenting, open this notice and confirm that you can view and save or print it. Save copies of all records for your reference.

03 Declining or withdrawing consent

You may decline or withdraw consent at any time without a withdrawal fee. To withdraw, email info@idlife.com with the subject "Withdraw E-Sign Consent" and include your name, Associate identification number (if assigned), email address, and mailing address. Withdrawal takes effect within a reasonable time after receipt and does not invalidate previously provided electronic records or prior agreements.

Declining consent prevents completion of online enrollment. Contact IDLife about any available paper alternative. After enrollment, withdrawal may prevent continued electronic participation. If no alternative is available, IDLife may terminate the Associate relationship only as permitted by the governing agreements and applicable law, with any required notice. Withdrawal alone does not automatically forfeit earned compensation or legally protected rights. If the relationship ends, future commissions and downline rights are governed by those agreements and applicable law.

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04 Paper copies and contact information

Request paper copies, including accepted versions, at info@idlife.com. Specify the documents, your name, Associate identification number (if assigned), mailing address, and email address. The charge is \$1.00 per page (\$10.00 minimum per request), except where law requires free copies. IDLife will obtain approval of the total charge before fulfillment. Requesting copies does not withdraw consent.

Update contact information through your Back-Office or info@idlife.com. Report access problems promptly. Available electronic copies may be downloaded without a paper-copy charge.

05 Agreement and technology changes

Amendments must follow the governing documents' amendment and notice provisions and applicable law, including additional acceptance where required. This notice creates no separate amendment right.

Current Terms and Conditions, Policies and Procedures, and the Compensation Plan are in your Back-Office. Request accepted and relevant later versions at info@idlife.com. IDLife retains records as legally required in a form that can be accurately reproduced.

If changed hardware or software requirements create a material risk that you cannot access or retain covered records, IDLife will disclose the new requirements and your right to withdraw without a withdrawal fee or any previously undisclosed consequence. Where required by law, IDLife will obtain renewed electronic consent in a manner that reasonably demonstrates your access.

06 Governing law and preserved rights

Applicable federal law and, where not preempted, Texas law govern this notice, without regard to Texas conflict-of-laws rules. This notice does not waive nonwaivable federal or state rights, including mandatory protections of your state of residence. If a provision is unenforceable, the remaining provisions apply as permitted by law.

07 Your affirmative consent

Selecting the "I AGREE" checkbox for this notice during enrollment signifies your affirmative consent to the electronic records and signatures described here. You confirm that you have read this notice; can access and retain email, HTML, and PDF records; and understand the paper-copy fees and withdrawal procedures and consequences.

If you do not consent, leave "I AGREE" unchecked; online enrollment will not proceed. Separately review and accept the Independent Associate Agreement and incorporated documents through the enrollment acknowledgments.