



Electronic Certificate Use Agreement
between
Symetra Life Insurance Company ("Symetra")
and

Policyholder name: _____

Policy number: _____

Policy Effective Date: _____

IMPORTANT NOTICE REGARDING YOUR REQUEST TO RECEIVE ELECTRONIC CERTIFICATES:

- The Policyholder has the right to request paper copies of current certificates at any time.
- Symetra will continue to send electronic certificates until the contract terminates or the Policyholder cancels the request to receive electronic certificates.
- The Policyholder has the right to cancel the request to receive electronic certificates at any time.
- Electronic certificates will be sent to the Policyholder as email attachments. They will be in the form of PDF documents, so the Policyholder will need the ability to access and retain this type of document.

Symetra agrees to the Policyholder's request to provide certificates in electronic form. The Policyholder agrees to the following:

- The Policyholder will in no way modify the electronic certificate provided by Symetra.
- Symetra will send the Policyholder a new electronic certificate when contract amendments require the certificate to change. It is the Policyholder's responsibility to make the correct electronic certificate available to insureds. Symetra is not responsible if the Policyholder makes an incorrect electronic certificate available to insureds.
- It is the Policyholder's responsibility to inform all insureds when their certificates are modified due to contract amendments.
- It is the Policyholder's responsibility to request paper certificates from Symetra and provide them to insured individuals who request them. The Policyholder must also maintain records of the insured individuals who request paper certificates. Symetra will provide paper certificate updates upon request.

Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue WA 98004-5135

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- All claims will be paid based on the most recent contract and amendments Symetra provides. In the event a certificate and the contract do not agree, the contract will prevail.
- The Policyholder agrees that the electronic certificate provided to it by Symetra will be disseminated by the Policyholder **only** to the insured individuals entitled thereto.
- The Policyholder agrees to defend and hold Symetra harmless from any liability resulting from the Policyholder's use of the electronic certificate.

This agreement must be signed, dated and returned to Symetra in order for the Policyholder to receive electronic certificates.

Agreed:  _____
 David Goldstein Secretary, Symetra Life Insurance Company

Agreed: _____
 (Authorized signature for the Policyholder) Date signed

Printed name and title of signer: _____

- (1) Sign and return to your Symetra Life Insurance Company representative.
- (2) Retain copy with your policy.

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