



Farmers Financial Solutions, LLC (FFS) PAPERLESS OPT-IN CONSENT DISCLOSURE

I agree to opt-in to **Paperless** to receive my account-related documents, including but not limited to customer information forms, and notices and disclosures required of registered Broker-Dealers, electronically.

By opting in, I acknowledge and agree to the following:

- That opting into **Paperless** is voluntary and not a condition of purchase.
- That I will maintain a valid, current email address and cell phone number and will immediately notify FFS of any change in my email address or cell phone number.
- That I may change my email address, cell phone number, or opt-out of Paperless by contacting FFS by email at usw_ffs_operations@farmersinsurance.com or by calling FFS at (866)888-9739, Option 8 Operations.

Last 4 digits of SSN

First Name

Last Name

Address

Email address

Cell phone

Signature

Date

Account Number(s) to Opt-In:

Farmers Financial Solutions, LLC (FFS) PAPERLESS TERMS AND CONDITIONS



Farmers Financial Solutions, LLC (“FFS”) is pleased to offer electronic delivery of notices, disclosures, and documents (“Paperless”) for your FFS account. By electing to enroll in Paperless, you agree to be bound by these Terms and Conditions. If you do not agree with any of these Terms and Conditions, you may not enroll in Paperless.

By enrolling in and consenting to Paperless, you accept and agree to the following:

- That enrolling in Paperless is voluntary and not a condition of purchase.
- To receive all available notices, disclosures, and documents applicable to your FFS account electronically. Such notices, disclosures, and documents include, but are not limited to, the Customer Information Form, New Account Welcome Letter, account information letters, Confirmation of Change to Account Information, disclosures required of registered Broker-Dealers, privacy statements, special announcements, and other account-related communications (collectively “Documents”) via Paperless. There may be some Documents that we cannot or do not deliver electronically due to legal, technological, and/or other constraints. These Documents will be delivered to you via the United States Postal Service (USPS), but most will also be available electronically through our Paperless delivery service.
- Documents will be made available in PDF or HTML format, so you must have a valid email account, access to an Internet browser and Adobe® Reader® software (this software is available for download free of charge at www.adobe.com), and an active cell phone number. Please see the chart below for the required hardware and software. The Documents will be available for a limited period of time. We recommend that you print and/or save a copy for your permanent records. If you wish to print Documents, you must also have access to a printer.
- Minimum required hardware and software:

Operating Systems:	Windows® 10, MacOS® Catalina 10.15.x Windows® 2000, Windows® XP, Windows Vista®, MacOS® X
Browsers:	Mozilla Firefox 86 or above (Windows and Mac); Safari™ 14.0.x or above (Mac only), Chrome 89.0.xxxx.xx or above, MS Edge 88.0.xxx.xx or above
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution	800 X 600 minimum
Enable Security Settings:	Allow per session cookies

- These minimum requirements are subject to change. Should we make any changes to hardware or software requirements such that you will no longer be capable of accessing or retaining your Documents electronically, we will inform you of the revised hardware and software requirements. You will be requested to review the revised Terms and Conditions, and your continued enrollment will serve as your consent to continue participating in Paperless according to the new requirements.
- As Documents become available, we will send you a notification by email which will contain a security-enabled internet address (URL) where you will click on a link to redirect you to our electronic delivery portal. You will receive a text message on your cell phone with a code to retrieve your Documents. The Documents can be viewed, downloaded, and printed. It is your responsibility to log in to view your Documents.

- We will only deliver Documents to the owner or joint owner of the FFS account who is also enrolled in Paperless.
- That you are an owner or joint owner of the FFS account enrolled for Paperless. Further, that the FFS account will remain enrolled in Paperless even if your e-mail address becomes inactive, so long as there is an active e-mail address of a joint owner of the FFS account who is also enrolled in Paperless.
- That you will maintain a valid, current email address and cell phone number and will immediately notify us of any change in your email address or cell phone number. Ensure that your email is active and capable of receiving new emails. To do this, ensure that your email account has sufficient space for new emails and that your email server and spam-blocking software do not block our emails. We are not responsible for problems arising from emails sent to an inactive or out-of-date email address, unless we are solely negligent for using an incorrect address. If an email is returned to us as undeliverable, we will resend the email and notify you to update your email address through your registered representative. If it is returned as undeliverable, we will presume that you have withdrawn your consent, you will be unenrolled from Paperless, and all available Documents will be sent to you via the USPS.
- We may continue to send paper copies of certain Documents if required by federal or state law or due to other constraints. Paperless is not currently available for all Documents. When Documents become available for Paperless, we will initiate the Paperless process without any further action required by you.
- Although there is no charge associated with enrolling in Paperless, you may incur costs associated with electronic access to the Documents, such as usage charges from your mobile device service provider or internet service providers. We are not responsible for any damages to your computer, tablet or phone hardware or software, or injury to you as a result of power failures or power spikes, or telephone or internet interruptions or other expenses in relation to your use of Paperless.
- Your consent to enrollment in Paperless will remain in effect until you unenroll.
- You may unenroll, request a paper copy of any Document at no charge, or update your information, such as changing your email address or cell phone number, at any time by contacting us by email at usw_ffs_operations@farmersinsurance.com or by calling us at (866)888-9739, Option 8 Operations.
- Upon unenrolling, all subsequent Documents will be mailed via USPS. (Please allow up to 24 hours to process your unenrollment.)
- Unenrollment shall not affect the legal enforceability of Documents provided to you before the effective date of unenrollment.
- We reserve the right to modify these Paperless Terms and Conditions at any time. Your continued participation in Paperless will constitute your acceptance of any revisions to these Terms and Conditions. Please check these Terms and Conditions regularly.
- We are not required to deliver information electronically and may discontinue Paperless in whole or in part at any time.