

# Electronic Document Delivery and Account Alerts Terms and Conditions

VENERABLE®

Rev. 06/23

## **TO BE PROVIDED CERTAIN ALERTS AND DOCUMENTS FROM VENERABLE ELECTRONICALLY, RATHER THAN THROUGH U.S. MAIL, YOU MUST REVIEW THIS DOCUMENT.**

By electing to electronically receive alerts and documents pertaining to accounts, policy(ies) or contracts administered by Venerable for which you are authorized as an owner or authorized annuitant (“Venerable Account(s)”) you specifically (i) acknowledge that alerts and links to documents pertaining to your Venerable Account(s) will be delivered to your verified email address or mobile phone number; and (ii) consent to the delivery of such alerts and documents by the electronic means specified in this document. If you do not elect to receive documents electronically, then you will continue to be sent documents via U.S. mail.

You may verify, change, or revoke your alerts or document delivery preferences by visiting Venerable.com and logging into your account (the “Venerable Customer Portal”), or by calling Customer Service at the toll-free phone numbers available on Venerable’s website.

You may also change or revoke your alert or document delivery preferences by writing to us at Venerable Annuity, 699 Walnut Street, Des Moines, IA 50309 or via email at [service@venerable.com](mailto:service@venerable.com)

You may also update your email address and/or mobile phone number by logging into the Venerable Customer Portal and visiting the “My Profile” section.

In accordance with the scope of your consent, alerts that will be sent to you electronically may include but are not limited to: activity confirmation (notice that contact or bank information has been changed), surrender, withdrawal notice, address changes, Required Minimum Distributions (RMD), annuitization, loans, and/or systematic withdrawal.

Alerts may contain a link to your Venerable Accounts documents that may be downloaded from the Venerable Customer Portal for your records. Most documents will be available through the customer portal for at least seven years. The length of availability may be subject to change in the future.

If you consented to electronic document delivery, you will be sent email or SMS/Text alerts from Venerable. Venerable will send one alert per Venerable account.

Please contact us to report any problem with electronic delivery of any alert type, to receive information about how to request a paper copy of any electronic document free of charge, or if you have any questions about our electronic delivery offering.

### **Information about Systems Requirements**

By consenting to electronic delivery for alerts and communication, and continuing your enrollment in electronic delivery, you confirm that you can receive these alerts electronically.

#### *E-mail*

To participate in the electronic delivery program and be sent alerts via email, you must have a valid email address on record and Internet access via a browser. Electronic delivery is provided free of charge from Venerable; however, your online service provider may apply a charge. Documents may be provided in HyperText Markup Language (HTML), Portable Document Format (PDF), or other compatible formats. To access PDF documents, you must have Adobe® Acrobat® software or other PDF reader software. Acrobat Reader is available for download at no cost at <http://www.adobe.com>.

By consenting to electronic delivery via email, you confirm that your personal computer or access device is equipped with PDF reader software, and you agree to keep your verified email address current and notify Venerable of any changes.

## *SMS/Text Message*

To participate in the electronic delivery program and be sent alerts via text message, you must have a verified mobile phone number on record and Internet access via a browser. Electronic delivery via SMS/Text Message is provided free of charge from Venerable; however, your phone service carrier may apply a charge to receive text messages.

By consenting to electronic delivery via SMS/Text Message, you confirm that your personal computer or access device is equipped with PDF reader software, and you agree to keep your verified mobile number current and notify Venerable of any changes. ***You specifically agree that SMS/Text Messages may be sent to you between the hours of 11:00 A.M. and 9:00 P.M. Eastern Time.***

If you have any difficulty accessing any of the documents described above, please contact us. In the future, you will be sent instructions about how to access these documents or other documents, if they become available in a different location.

## **Changing Selections or Revoking Consent**

You will be notified electronically or by mail of changes to your Electronic Delivery consent elections.

Please note that if you revoke or modify your electronic delivery election, this election applies to each Venerable contract.

To change or verify your mailing preferences or email address at any time, or to revoke your Electronic Delivery election and consent:

Log on to [www.venerable.com](http://www.venerable.com) and choose "Login to Your Account" and visit "My Profiles" page.

→ Click My Profile in the top navigation bar and go to Contact Information & Preferences

In the future, as documents for your Venerable Accounts, forms, and transactions become available electronically, you may begin to receive them electronically in accordance with the terms of this Agreement and the scope of your consent. Some documents may continue to be mailed regardless of your electronic delivery preferences.

If you did not consent to the delivery of alerts to your email address or mobile phone number, and/or you do not have a Venerable Account, please call us at the toll-free number on the [venerable.com](http://venerable.com) website.

Certain E-mailed Alerts may include a hyperlink which will allow you to automatically unsubscribe from electronic delivery of such Account Alerts as: notice of Withdrawals, Contract Changes or changes to your Profile information Values. Clicking that hyperlink will not stop electronic delivery of Document Delivery Preferences, which can be changed by Logging into your Venerable account and visiting My Profile.