



STATEMENT ON CONSUMER CONSENT TO THE USE OF  
ELECTRONIC TRANSACTIONS, SIGNATURES AND RECORDS  
("Consent Statement")

For purposes of this Consent Statement: "we" or "us" or "our" or "CAT" refers to the Collegiate Alumni Trust. "You" and "yours" refers to the subscriber registering to become a member of the Collegiate Alumni Trust for the purposes of applying for coverage under a group insurance policy.

Under federal law, before we may accept your agreement to do business with us electronically or to receive documents electronically, we must provide you with the following information and you must affirmatively agree to the following:

Please read the following terms and conditions carefully.

**1. Your consent.** To the extent permitted by law, this Consent Statement is a "global" consent. This Consent Statement includes your consent to: (a) complete transactions electronically and use electronic signatures on a website we make available to you; and (b) receive communications, forms and notices from us relating to your registration to become a member to the Collegiate Alumni Trust. You are responsible for ensuring that neither your software nor your Internet service provider inhibit or interfere with these communications.

**2. Withdrawal of consent or update of other information.** You may withdraw your consent at any time, or update other information such as your email address, by calling Customer Service at the number below.

**3. Effect of not consenting or of withdrawing consent.** If you choose not to consent or if you withdraw your consent, you will not be able to sign forms required in connection with your registration to become a member of the Collegiate Alumni Trust on this website or receive electronic communications from us. We will mail you paper copies of any forms requiring your signature and other notices relating to your registration, and you will need to return the signed forms to us before we register you as a member of the Collegiate Alumni Trust.

**4. How to obtain paper copies.** You may obtain paper copies of the documents you sign or receive electronically by printing the documents on your printer or by calling Customer Service at the number below.

**5. Operating system and hardware requirements.** To use this service, you must have access to a computer with an Internet connection. If you would like to be able to save the documents that you receive, the computer should have a hard drive or other storage device or be connected to a printer. You must also have an email account to receive communications. The information below is for reference only and represents the minimum hardware requirements to undertake electronic transactions and use electronic signatures and to receive communications electronically. Certain software configurations (e.g., web browser version) may incur hardware requirements that exceed what's listed below.

**Operating System:**

Window XP SP2 or greater (all versions) Windows Server 2000  
Windows Vista (all versions) Windows Server 2003  
Windows Home Server  
Windows Server 2008  
Mac OS 9.2 (or greater)  
Mac OS X (10.4 or greater)

**Hardware (as required by browser or optional software):**

Minimum 800x600 or higher screen resolution Microsoft Internet Explorer 8.0 for Windows  
Minimum 16-bit (medium) colors

**Browser**

Mozilla Firefox 2.x for Windows, Mac OS Microsoft  
Internet Explorer 6.0 for Windows Mozilla Firefox 3.x for Windows, Mac OS Microsoft  
Internet Explorer 7.0 for Windows Apple Safari 2.x for Mac OS or any browser that fully supports the  
minimum following technologies:  
Apple Safari 3.x for Mac OS  
Opera 8.x for Windows, Mac OS  
Opera 9.x for Windows, Mac OS  
HTTP 1.1 HTML 4.02 ECMA-262 3rd edition (JavaScript 1.5) CSS 2.1 SSL 3.0 (or TLS 1.0)

**6. Software Requirement.** In order to complete the electronic signature process and to download your application, you will need Adobe Acrobat Reader 3.0 (or greater).

**7. Customer Service.** To reach us with any questions about this Consent Statement and the consent process please call 1-800-635-7801.