

Consent to electronic record

E-SIGN, the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001, et seq.), requires that you consent to entering into an electronic agreement with myWorld America, Inc. ("myWorld") before an online version of the General Business Terms and Conditions for myWorld Members (GTCs) is entered into. Please read the following information carefully.

Should you enter into an online Member Agreement ("the Agreement"), you will not be required to submit a paper application. The entire agreement between you and myWorld will be evidenced by an electronic record. To enter into the Agreement, you must additionally electronically acknowledge that you agree to the GTCs for myWorld Members. To access these documents and enter into the Agreement, you will need the following hardware and software: A Personal Computer ("PC") with modem or other Internet access device, operational Internet browser software (e.g., Mozilla Firefox, Google Chrome, Safari, or Internet Explorer), and Adobe Acrobat Reader. Should there ever be a change in the equipment or software necessary to access the terms of the Agreement, myWorld will advise you of the same and will provide you with a list of the equipment and software that is necessary. Upon such event, you may withdraw your consent.

Your consent will apply to all transactions between you and myWorld.

As a myWorld Member, you will be provided with a myWorld Online Office. You may withdraw your consent to the use of electronic records at any time. However, should you do so, the Agreement will be automatically terminated. To withdraw your consent (and thereby terminate the Agreement), or update any personal information, you may do so by logging into your Online Office and notifying myWorld of your election to withdraw this consent or to update your personal information.

Alternatively, you may notify myWorld by mailing or emailing written notice to it at myWorld America Inc., 11110 W. Oakland Park Boulevard, Suite 275, Sunrise, FL 33351 or service.us@myworld.com.

During the enrollment process, you will have the ability to read, download, print, and retain the myWorld GTCs for future reference. Additionally, you may access this document through your Online Office or obtain printed copies of this document by contacting myWorld America Inc., 11110 W. Oakland Park Boulevard, Suite 275, Sunrise, FL 33351, or service.us@myworld.com. If you request this document by mail or email, your request must include your name, your Member identification number, your mailing address, and your E-mail address. Upon receipt of such a request, myWorld will mail you the then current version of the document. There is no charge for this service.

By entering into the Agreement, you agree that myWorld may amend the myWorld GTCs at its sole discretion at any time. Prior versions are archived by myWorld. Should you wish to obtain a copy of any archived version of the Terms and Conditions, or the Policies and Procedures, send a written request to myWorld America Inc., 11110 W. Oakland Park Boulevard, Suite 275, Sunrise, FL 33351, or service.us@myworld.com. Your request must include your name, your Member identification number, your mailing address, and your E-mail address. Upon receipt of such a request, myWorld will mail or email to you a copy of the version of the document that you requested. Be certain to specify the date of the version that you wish to receive. There is no charge for this service. The most current versions of all documents are always available for viewing, printing and downloading through your Online Office