

Email this document to csharp@toewscorp.com OR mail to: Toews Corporation, 1750 Zion Road, Suite 201, Northfield, NJ 08225.

Client Name _____

Client E-Mail Address _____

CONSENT TO RECEIVE ONLINE COMMUNICATIONS REGARDING YOUR TOEWS CORPORATION ACCOUNT(S)

Documents and Communications Covered

If you elect to receive Toews Corporation account related documents and communications electronically by way of this agreement, you will receive the following electronically:

Quarterly Statement of Account(s)
Legal Notices Relating to your Account(s)
Other Notices Relating to your Account(s)
Annual Privacy Notices.

All of the above are referred to collectively as "Electronic Communications". If you agree below you may begin to receive some Electronic Communications immediately and other Electronic Communications will be provided in the future as they become available. You can discontinue receipt of Electronic Communications in favor of paper communications as noted herein.

Method of Delivery

If you agree, we may send Electronic Communications by any lawfully permitted electronic manner, including, posting them on the Toews Corporation Website, through links provided on your online Statement of Account or elsewhere, by e-mail at the primary e-mail address you have provided to us or any combination of these means.

Toews Corporation reserves the right to send paper communications to you at any time in its sole discretion. Events that trigger our sending you paper communications, include: (i) if the e-mail address you provided to us does not accept the confirmation e-mail we deliver to you after your selection of Electronic Communications; (ii) if the electronic system relating to a Toews Corporation product that requires us to send notices to you is not yet enabled to deliver electronic messages and (iii) in the event Toews Corporation believes it is necessary to communicate with you regarding potential fraud on your account.

Withdrawing Your Consent / Updating Contact Information

You may turn off your Electronic Communications option any time or update the information needed to contact you electronically by contacting Toews Corporation at (877) 863 9726.

Consent:

I confirm that I have the computer hardware and software necessary to access Toews Corporation Electronic Communications and consent to receiving Electronic Communications for my account(s). I understand that by doing so, I may no longer receive such communications related to your account(s) in paper form.

X _____