

## SITE USERS AGREEMENT

By registering, you acknowledge and agree that:

1. Golden Rule Insurance Company and/or UnitedHealthcare Life Insurance Company (collectively “us”, “our”, “we”) exclusively and completely owns this site and all of its contents (“the web site”).
2. By granting you access to certain non-public areas of the Web site (collectively referred to as “eStore”) by means of recognizing and accepting the unique password you select, we are not transferring any of our ownership rights to you. Instead, we are merely granting you the temporary and non-exclusive right to use eStore. Your right of use is limited to those purposes described within eStore itself each time you access it. Similarly, we may, in our sole discretion and without notice, revoke that right.
3. You shall:
  - A. protect the confidentiality of user identification and/or passwords;
  - B. use all commercially reasonable methods to protect data accessed through the Web site;
  - C. use any and all security measures of which we inform you;
  - D. contact us immediately if you know or suspect that the confidentiality of user identification and/or passwords has been breached, or if you know or suspect that any person has otherwise gained unauthorized access to eStore.
4. You shall not:
  - A. Access or attempt to access any computer system, or any portion of any computer system, that is owned, leased or operated by us, regardless of whether or not that system supports, or is related to, or is in any way connected to, the web site;
  - B. Alter or attempt to alter any portion of the web site (other than fillable fields), or any data either permanently or temporarily within the system(s) referenced above;
  - C. Allow anyone to use your password unless we authorize it;
  - D. Use any portion of the web site for any purpose(s) other than those within your right of use
5. All provisions of your Independent Broker’s or Producer’s Contract govern your use of eStore to the same extent as they govern transactions between you and your customers, or you and us, that are conducted in person or non-electronically.
6. Your customer(s) must electronically sign any applications for health or other types of insurance, as well as required supporting documents, they choose to submit via the Web site. You may not under any circumstances enter those signatures for them. Your customer(s) affirmative action of electronically signing will automatically enter your broker number and your electronic signature on those documents where and as required.

Your electronic signature(s) have the same force and effect as signatures made by you by hand on paper documents.

7. The “Consumer Information” portion of [www.goldenrule.com](http://www.goldenrule.com), [www.uhone.com](http://www.uhone.com), [www.uhcindividual.com](http://www.uhcindividual.com), or any other Web site we maintain or sponsor that you may access for business purposes, as the same exists today and as may be subsequently revised, is, on a continuing basis, incorporated into and made a part of this Site Users Agreement by reference.

8. We reserve the right to terminate your ability to access eStore and/or all Web site offerings or transmissions at any time without prior notice.

9. Access to eStore may from time to time be unavailable, delayed, limited or slowed due to a variety of reasons, and we are not responsible for any direct, indirect or consequential damages that result therefrom. Similarly, no warranties, express or implied, are made concerning the functionality of eStore or any linked Web site, and we are not responsible for any consequences, including, but not limited to, data corruption or any other direct or indirect or consequential damage, as a result of use of eStore and/or downloading anything from eStore or any linked Web site.

10. This Site Users Agreement shall be governed by the laws of the State of Indiana, without regard to any choice and/or conflicts of law provisions, whose courts shall have exclusive jurisdiction over any controversies arising out of this Site Users Agreement or your use of eStore. In the event any of the terms or provisions of this Site Users Agreement shall be held to be unenforceable, the remaining terms and provisions shall be unaffected and remain fully enforceable.