



Go Paperless: Electronic Communications Agreement

This Electronic Communications Agreement (“Agreement”) applies to all Communications (defined below) made available electronically to you, the participant, concerning your retirement benefits in the Young Women’s Christian Association Retirement Fund Retirement Plan (“Retirement Plan”).

By consenting to this Agreement, you agree that the Young Women’s Christian Association Retirement Fund (the “Fund”) may provide all Communications to you in electronic form. The term “Communications” includes, but is not limited to, any agreements, disclosures, forms, notices, and statements (including important legal and regulatory notices) associated with your retirement benefits in the Retirement Plan, such as the Summary Plan Description, the Summary of Material Modifications, the Annual Report, benefit statements and tax notices and forms. However, even after you consent to this Agreement, the Fund may still elect or be required to provide some Communications in paper format via postal mail service.

Communications that we provide to you in electronic form will be provided to you by embedded links or PDF attachments in emails or displayed in either HTML or PDF format on your electronic device when you access your account on the Fund’s website (<https://www.ywcarf.org>). You will have the opportunity to print or download Communications to keep for your records. If you have any trouble printing or downloading any Communications, you may contact the Fund at 1-800-222-4738 or info@ywcarf.org and request a paper copy.

In order to access, view and retain Communications you must have compatible web browser software and a current version of a PDF viewer on your electronic device. You may download a free copy of Adobe® Reader®, a PDF viewer, at <https://get.adobe.com/reader/>. The Fund will notify you if Communications can no longer be accessed, viewed and retained as described in this Agreement.

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to your account and your retirement benefits, and to maintain and update promptly any changes in this information. You can update your personal information by accessing your account on the Fund’s website (<https://www.ywcarf.org>) or by contacting the Fund at 1-800-222-4738.

You may request and obtain a paper copy of any current Communication without charge by contacting the Fund at 1-800-222-4738 or info@ywcarf.org. Any request for a paper copy of a Communication will not terminate this Agreement unless you also specifically state that you are withdrawing your consent to receive future Communications electronically.

When you choose to Go Paperless, you will receive Communications in electronic form until the Fund terminates this Agreement or you withdraw your consent to receive future Communications in electronic form. The Fund reserves the right to terminate this Agreement at any time.

You have the right to withdraw your consent to receive future Communications in electronic form at any time by updating your preferences when logged into your account on the Fund’s website (<https://www.ywcarf.org>), or by contacting the Fund at 1-800-222-4738 or info@ywcarf.org. There will be no fee for withdrawing your consent and the withdrawal will take effect within a reasonable period after it is received by the Fund. Your withdrawal does not apply to Communications that were provided electronically before the date that the withdrawal took effect. We will confirm the withdrawal of your consent by notifying you electronically or via postal mail service, at our discretion. While we will then provide legally required Communications to you in paper format via postal mail service, we may elect to continue to provide non-legally required Communications only in electronic form.

By choosing to Go Paperless, you consent to this Agreement and certify the following:

- You consent to receive Communications in an electronic format rather than paper format.
- Your electronic device(s) that you use to access your account on the Fund’s website and access emails from the Fund satisfy the hardware and software requirements specified in this Agreement.
- You agree to keep secure your account access information, including password, and any electronic devices that you use to access information about your retirement benefits with the Fund.
- You agree to immediately notify the Fund if you notice anything suspicious about your account access on the Fund’s website or any incorrect information about your retirement benefits or your YWCA employment in the Communications.
- You agree to maintain and promptly update your email address and other contact information on file with the Fund. You further agree that if you fail to provide prompt updates, any Communications that were provided using your email address on file with the Fund will be deemed to have been provided to you.
- You are able to read this Agreement using your electronic device and can print or download a copy of this Agreement.