



**NTALIFE.COM WEBSITE TERMS OF USE**

**EFFECTIVE DATE: 07/10/2013**

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<b>ACCEPTANCE</b>	<p>Welcome to the Website of National Teachers Associates Life Insurance Company and NTA Life Insurance Company of New York (together, “NTA Life,” “we,” “our,” “us” or “Company”), located at the domain name <a href="http://www.ntalife.com">www.ntalife.com</a>. By using the Website, you signify your acceptance of these Terms of Use and your acknowledgement that the information that you provide, directly or indirectly, through the Website or via any social media pages maintained by NTA Life will be managed in accordance with the NTA Life Privacy Policy.</p> <p>The Website's Terms of Use govern your access to and use of the NTA Life Website and apply to all services and sub-sites available under the domain name <a href="http://www.ntalife.com">www.ntalife.com</a>, all other NTA Life websites (including the Customer Service Website (<a href="http://secure.ntalife.com">http://secure.ntalife.com</a>) and social media pages which may be accessed through the Website, (collectively, “Website”), and all text, audio, video, images, graphics, materials, online communications and other information and content that are or become available on the Website (collectively, the "Information").</p> <p><b>Please read the Terms of Use carefully before you start to use the Website. IF YOU DO NOT ACCEPT THESE TERMS OF USE, YOU ARE NOT AUTHORIZED TO ACCESS OR USE THE WEBSITE.</b></p>
<b>USER ELIGIBILITY</b>	<p>The Website is provided by NTA Life only to individuals who are of legal majority or authorized to form legally binding contracts under applicable law. If you (“User”) are under 18 years of age, you may use the Website only with involvement of a parent or guardian.</p> <p>The Website may be accessible worldwide; however, the Website is intended for use only in the United States of America ("USA") and its possessions. If you access/use the Website from outside the USA or its possessions, you do so at your own risk and are responsible for complying with the laws and regulations of the territory from which you access/use the Website. NTA Life makes no representation that materials on the Website are appropriate or available for use in locations outside of the USA and its possessions, and accessing them from territories where their contents are illegal is prohibited.</p>

<p><b>PRODUCT DISCLOSURE</b></p>	<p>Life, accident, sickness &amp; disability insurance policies are issued by National Teachers Associates Life Insurance Company in all states, except New York and Massachusetts. In the State of New York, accident, sickness, &amp; disability insurance policies are issued by NTA Life Insurance Company of New York. National Teachers Associates Life Insurance Company is not licensed and does not solicit business in the State of New York. National Teachers Associates Life Insurance Company (located in Addison, Texas) and NTA Life New York (located in New York, New York) are independent entities and have sole responsibility for their own products.</p> <p>The policy Information contained on this Website is only a summary. Policy coverages and premiums vary with plan selected and have exclusions and limitations that may affect benefits payable. The actual policy or rider provisions will control your contract with us. You must refer to your policy and any attached riders for a complete detail of all exclusions and limitations and for important definitions. Additional benefits, where referenced, may be available for an additional premium. NTA Life's products are state regulated; therefore policies, rider types, coverage, and availability may vary by state. See your sales agent for complete details. An application for coverage is generally required.</p>
<p><b>NO CONTRACT, OFFER OR SOLICITATION</b></p>	<p>The Website is designed to provide customer-specific policy Information and general Information about NTA Life, its products and services, and its related companies. Information on the Website is not intended to constitute an offer to sell or a solicitation of any particular product or service. Any insurance product described on the Website may have exclusions, limitations, reductions in benefits and terms under which it may be continued in force or discontinued. For more information, please consult the actual language of the policy or contract or call 888-671-6771. Some products and/or services may not be available in all states.</p> <p>All Information provided in the Website is provided for information purposes only and does not constitute a legal contract between NTA Life and any person or entity unless otherwise specified.</p>
<p><b>CHANGES TO THE WEBSITE</b></p>	<p>Information on the Website is subject to change without prior notice. NTA Life shall have the right at any time to change or discontinue any aspect or feature of the Website, including, but not limited to, content, hours of availability and equipment and/or software required for access or use of the Website or any portion of the Website.</p> <p>Although every reasonable effort is made to present current and accurate Information, NTA Life makes no guarantees of any kind. We will not be liable if for any reason all or any part of the Website is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Website, or the entire Website, to users, including registered users.</p>

<p><b>CHANGES TO TERMS OF USE</b></p>	<p>NTA Life reserves the right, in its sole discretion, to revise, change, or modify these Terms of Use at any time. We will incorporate all material changes to these Terms of Use and will provide advance notice to you. Such notice may be given in any manner we choose that complies with the law, including, but not limited to posting a notice of such changes on the Website. We encourage you to review this page periodically for the most recent version of these Terms of Use. Any use by a User of the Website following notice of such changes shall be deemed to constitute acceptance by that User of those changes to the Terms of Use.</p>
<p><b>OWNERSHIP AND LICENSE</b></p>	<p>The Website and the Information, computer code, and related functionality appearing, featured or otherwise displayed on the Website is owned by NTA Life, its affiliates, and their respective licensors or other third parties and protected under the copyright and trademark laws, the laws of privacy and publicity and communications regulations and statutes. We grant to you a limited, non-exclusive, non-transferable license to use the Website in strict accordance with these Terms of Use, for your personal, private and non-commercial use only. Except as may be explicitly permitted through the Website, you may not copy, modify, upload, republish, distribute, display, post, license, create derivative works from, or transmit anything you obtain from the Website, including anything you download from the Website, unless you first obtain our written consent.</p> <p>If you print, copy, modify, download or otherwise use or provide any other person with access to any part of the Website in breach of the Terms of Use, your right to use the Website will cease immediately and you must, at our option, return or destroy any copies of the materials you have made. No right, title or interest in or to the Website or any content on the site is transferred to you, and all rights not expressly granted are reserved by NTA Life.</p> <p>If you wish to make any use of material on the Website other than that set out in this section, please address your request to: 4949 Keller Springs Rd., Addison, Texas, 75001.</p> <p>Any rights not expressly granted herein are reserved to NTA Life and its affiliates.</p> <p>If we provide social media features with certain content, you may take such actions as are enabled by such features.</p>
<p><b>TRADEMARKS</b></p>	<p>All trademarks, service marks, trade names, logos, trade dress, icons and domain names located on the Website are the property of NTA Life, its affiliates, their respective licensors or other third parties. Nothing contained on the Website should be construed as granting, by implication or otherwise, any license or right to use any trademark, service mark, trade name, logo, trade dress, icon and domain name displayed on the Website, without the written permission of NTA Life or the applicable third party that may own the marks or names displayed on the Website. Your use of the trademarks, service marks, trade names, trade dress, logos, icons and domain names displayed on the Website, or any other content or Information on the Website, except as provided herein, is strictly prohibited.</p>

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CLAIMS**

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It is the policy of the Company to terminate the user accounts of repeat infringers.

**USER  
CONTRIBUTIONS**

The Website may contain links to social media features including message boards, chat rooms, personal web pages or profiles, forums, bulletin boards and other interactive features (collectively, "Interactive Services") that allow users to post, submit, publish, display or transmit to other users or other persons (hereinafter, "post") content or materials (collectively, "User Contributions") on or through the Website.

Any User Contribution you post to the site will be considered non-confidential and non-proprietary. By providing any User Contribution on the Website, you grant us and our affiliates and service providers, and each of their and our respective licensees, successors and assigns the right to use, reproduce, modify, perform, display, distribute and otherwise disclose to third parties any such material for any purpose, including disclosing your identity to any third party who claims that your User Contribution violates their intellectual property or privacy rights. We also reserve the right to monitor and remove any User Contribution that violates these Terms of Use but assume no liability for any failure to delay in doing so.

You represent and warrant that:

- You own or control all rights in and to the User Contributions and have the right to grant the license granted above to us and our affiliates and service providers, and each of their and our respective licensees, successors and assigns;
- All of your User Contributions do and will comply with these Terms of Use.

You understand and acknowledge that you are responsible for any User Contributions you submit or contribute, and you, not the Company, have full responsibility for such content, including its legality, reliability, accuracy and appropriateness. To that end and without limiting the foregoing, User Contributions must not:

	<ul style="list-style-type: none"> <li>• Contain or promote any material which is defamatory, obscene, pornographic, indecent, abusive, offensive, discriminatory, harassing, violent, hateful, inflammatory or otherwise objectionable;</li> <li>• Infringe any patent, trademark, trade secret, copyright or other intellectual property rights or violate any publicity or privacy rights of any other person;</li> <li>• Contain harmful code, political campaigning, chain letters, or mass mailings, or violate any applicable law, such as the CANSPAM Act.</li> <li>• Promote any illegal activity, or advocate, promote or assist any unlawful act;</li> <li>• Cause annoyance, inconvenience, embarrassment, or alarm to any other person;</li> </ul> <p>Impersonate any person, or misrepresent your identity or affiliation with any person or organization, including NTA Life;</p> <ul style="list-style-type: none"> <li>• Involve commercial activities or sales, such as contests, sweepstakes and other sales promotions, barter or advertising;</li> </ul>
<p><b>SOCIAL MEDIA FEATURES</b></p>	<p>This Website may provide certain social media features that enable you to:</p> <ul style="list-style-type: none"> <li>• Link from your own or certain third-party websites to certain content on this Website;</li> <li>• Send e-mails or other communications with certain content, or links to certain content, on this Website;</li> <li>• Cause limited portions of content on this Website to be displayed or appear to be displayed on your own or certain third-party websites.</li> </ul> <p>You may use these features solely as they are provided by us, and solely with respect to the content they are displayed with as long as it is done in a way that is fair and legal and does not damage Our. Subject to the foregoing, you must not:</p> <ul style="list-style-type: none"> <li>• Establish a link from any website that is not owned by you;</li> <li>• Establish a hyperlink in such a way as to suggest any form of association, approval, or endorsement on our part without our express written consent;</li> <li>• Cause the Website or portions of it to be displayed, or appear to be displayed by, for example, framing, deep linking, mirroring, or in- line linking, on any other site;</li> <li>• Link to any part of the Website other than the homepage;</li> <li>• Otherwise take any action with respect to the materials on this Website that is inconsistent with any other provision of these Terms of Use.</li> </ul> <p>We may disable all or any social media features and any links at any time without notice in our discretion.</p>

<b>LINK DISCLAIMER</b>	<p>This Website may provide hyperlinks to other websites or resources which are not maintained or controlled by NTA Life (collectively referred to as "Hyperlinks"). Use of such Hyperlinks does not constitute a product or program endorsement by NTA Life or any of its employees or affiliates. Because NTA Life does not operate these Hyperlinked websites NTA Life has no responsibility for content found there, or beyond, and does not attest to the accuracy or propriety of any Information located there. The terms set forth in Disclaimer of Warranties and Disclaimer of Liability herein shall apply. Be aware that privacy and security policies of these Hyperlinks may differ from those practiced by NTA Life. Any concerns regarding any Hyperlink should be directed to that respective website, rather than to NTA Life or the Website. You are cautioned to read the terms of use and privacy policies provided on any Hyperlink before using the Hyperlink.</p>
<b>RESTRICTIONS ON USE</b>	<p>In addition to other restrictions provided in these Terms of Use, you may not, while accessing or using the Website, engage in any of the following activities:</p> <ul style="list-style-type: none"><li>• Provide false or misleading registration information, disclose your Associate ID, username, or password to anyone else, or use an account, username, password, or personal information of another user;</li><li>• Harvest or collect information about any users of the Website;</li><li>• Transmit or facilitate the transmission of any "junk mail," "chain letters," or unsolicited mass mailing or "spamming" in connection with the Website;</li><li>• Use any robot, spider, site search/retrieval application or automatic device to retrieve, index "data mine" or in any way reproduce or circumvent the navigational structure or presentation of the Website or any content or Information of the Website;</li><li>• Modify the Information, content, programs or other materials on the Website or hack into or access the NTA Life servers or Website in an unauthorized manner;</li><li>• Remove, obscure, or otherwise deface proprietary notices appearing on the Website, or use any computer programs to circumvent copy-protection devices;</li><li>• Take actions to interrupt, interfere with, obstruct, or limit the functionality of the Website, NTA Life's services or any software, hardware or equipment, or otherwise engage in any other conduct that restricts or prevents anyone's use or enjoyment of the Website, or which, as determined by us, may harm the Company or users of the Website or expose them to liability;</li><li>• Use the Website in a manner inconsistent with applicable laws, rules and regulations;</li><li>• Upload or input to the Website any Information that contains viruses, Trojan horses, worms, time bombs, or other computer programming routines that are intended to damage, interfere with, intercept, or expropriate any portion or system of the Website;</li><li>• Reverse engineer, decompile, disassemble, translate or otherwise alter any portion of the Website.</li></ul>

	<p>You agree that your use of the Website may be suspended or terminated immediately if NTA Life determines, in its sole discretion, or has received third party allegations that you have used the Website in violation of these Terms of Use and/or for any purpose that violates any local, state, federal or law of the USA or other jurisdictions or have failed to comply with any instructions posted on the Website.</p> <p>You understand that actions in violation of these Terms of Use may subject you to serious civil and criminal legal penalties and NTA Life reserves the right to pursue penalties and other remedies to the fullest extent of the law to protect our rights.</p>
<b>DISCLAIMER OF WARRANTIES</b>	<p>ALL INFORMATION ON AND USE OF THE WEBSITE IS PROVIDED FOR GENERAL INFORMATIONAL PURPOSES ONLY AND ON AN “AS IS”/ “AS-AVAILABLE” BASIS, WITHOUT WARRANTY OF ANY KIND. NTA LIFE MAKES NO REPRESENTATIONS OR WARRANTIES ABOUT AND HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES WITH REGARD TO THE WEBSITE, THE INFORMATION CONTAINED ON OR RECEIVED THROUGH USE OF THE WEBSITE AND ANY SERVICES OR PRODUCTS RECEIVED THROUGH THE WEBSITE, INCLUDING ALL EXPRESS, STATUTORY AND IMPLIED WARRANTIES. NTA LIFE DOES NOT GUARANTEE THAT THE CONTENT OR ANY INFORMATION RECEIVED THROUGH THE WEBSITE ARE COMPLETE, ACCURATE, RELIABLE OR CORRECT AT THE TIME OF ACCESS; THAT THE WEBSITE WILL BE AVAILABLE AT ANY PARTICULAR TIME OR LOCATION; THAT ANY DEFECTS OR ERRORS WILL BE CORRECTED; OR THAT THE CONTENT OR ANY INFORMATION RECEIVED THROUGH THE WEBSITE IS FREE OF VIRUSES OR OTHER DESTRUCTIVE OR HARMFUL COMPONENTS.</p> <p>YOUR USE OF THE WEBSITE IS SOLELY AT YOUR OWN RISK. Be advised that this Website may include content provided by third parties, including materials provided by other users, bloggers and third-party licensors, syndicators, aggregators or reporting services (“Third Party Materials”). All statements or opinions expressed in such Third Party Materials, and all articles and responses to questions and other content, are solely the opinions and the responsibility of the person or entity providing those Materials.</p> <p>SHOULD YOU PURCHASE AN NTA LIFE PRODUCT FROM NTA LIFE OR A THIRD PARTY, THE TERMS AND CONDITIONS OF SALE APPLICABLE TO THAT TRANSACTION WILL GOVERN SUCH PURCHASE AND USE OF THE WEBSITE DOES NOT AFFECT THAT PURCHASE IN ANY MANNER.</p> <p>BECAUSE SOME JURISDICTIONS DO NOT PERMIT THE EXCLUSION OF CERTAIN WARRANTIES, THE EXCLUSIONS MAY NOT APPLY TO YOU BUT SHALL APPLY TO THE MAXIMUM EXTENT PERMITTED BY LAW OF YOUR JURISDICTION.</p>

<b>DISCLAIMER OF LIABILITY</b>	<p>UNDER NO CIRCUMSTANCES SHALL NTA LIFE BE LIABLE FOR ANY DAMAGES, INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES OR LOST PROFITS THAT RESULT FROM, OR ARISE OUT OF OR IN CONNECTION WITH THE USE OF, OR INABILITY TO USE THE WEBSITE, THE INFORMATION CONTAINED ON OR RECEIVED THROUGH USE OF THE WEBSITE, OR ANY SERVICES OR PRODUCTS RECEIVED THROUGH THE WEBSITE. THIS LIMITATION APPLIES WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR ANY OTHER BASIS, EVEN IF NTA LIFE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. BECAUSE SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, NTA LIFE'S LIABILITY IN SUCH JURISDICTIONS SHALL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY THE LAW OF YOUR JURISDICTION.</p> <p>NTA LIFE IS NOT LIABLE FOR ANY LOSS OR DAMAGE ARISING FROM (1) YOUR FAILURE TO COMPLY WITH THIS WEBSITE TERMS OF USE; (2) YOUR FAILURE TO ACCESS, DOWNLOAD, SAVE OR PRINT DOCUMENTS; (3) PROBLEMS OR TECHNICAL FAILURES WITH YOUR EQUIPMENT; (4) ANY ERRORS OR DELAYS IN COMMUNICATION OR TRANSMISSION LINES; AND (5) ANY OCCURRENCE BEYOND NTA LIFE'S REASONABLE CONTROL.</p> <p>WE WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE CAUSED BY A DISTRIBUTED DENIAL-OF-SERVICE ATTACK, VIRUSES OR OTHER TECHNOLOGICALLY HARMFUL MATERIAL THAT MAY INFECT YOUR COMPUTER EQUIPMENT, COMPUTER PROGRAMS, DATA OR OTHER PROPRIETARY MATERIAL DUE TO YOUR USE OF THE WEBSITE OR ANY SERVICES OR ITEMS OBTAINED THROUGH THE WEBSITE OR TO YOUR DOWNLOADING OF ANY MATERIAL POSTED ON IT, OR ON ANY WEBSITE LINKED TO IT.</p>
<b>INDEMNIFICATION</b>	<p>You agree to defend, indemnify and hold harmless NTA Life, its affiliates and subsidiaries, and all of their respective directors, officers, employees, representatives, proprietors, partners, shareholders, principals, agents, predecessors, successors and assigns from and against any and all claims, proceedings, damages, injuries, liabilities, losses, costs and expenses (including attorney's fees and litigation expenses) relating to or arising from your use of the Website, any breach by you of these Terms of Use, your negligent or intentional acts, errors or omissions in regard to the subject matter of these Terms of Use, or your failure to comply with applicable laws in your use of the Website.</p>



<b>HEALTH-RELATED CONTENT DISCLAIMER</b>	Health related topics found on the Website or any NTA Life webpage should not be used for diagnosing purposes or be substituted for medical advice. As with any new or ongoing treatment, always consult your professional healthcare providers before beginning any new treatment. It is your responsibility to research the accuracy, completeness, and usefulness of all opinions, services, and other Information found on the Website and to consult with your professional health care provider as to whether the Information can benefit you.
<b>TAX ADVICE</b>	NTA Life and its affiliated licensed insurance agencies do not provide tax advice. Please consult a certified tax professional or lawyer for information regarding the tax implications of any benefits you may receive.
<b>ARBITRATION</b>	Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.
<b>SECTION HEADINGS</b>	The section titles and headings are not part of the Website Terms of Use and are not to be used in interpreting the terms of the Website Terms of Use.
<b>CHOICE OF LAW AND FORUM</b>	The Website is controlled by NTA Life from its offices within the State of Texas in the USA. To the fullest extent permitted by applicable law, these Terms of Use and any actions or claims arising out of or in relation to these Terms of Use or the use of the Website will be governed by and construed in accordance with the statutes and laws of the State of Texas, without regard to its conflicts of laws principles. Except where prohibited by law, any claim or dispute shall be subject to the sole and exclusive jurisdiction of the federal and state courts in Dallas County, Texas and you hereby consent to the personal jurisdiction of those courts and waive any and all jurisdictional and venue defenses otherwise available. Any legal proceedings shall be conducted in English.
<b>INVALID TERMS; SEVERABILITY</b>	If any provision of these Terms of Use is held to be unlawful, void or unenforceable for any reason, that provision will be deemed severable and shall not affect the validity or enforceability of any other provisions.
<b>ENTIRE AGREEMENT</b>	The Terms of Use and our Privacy Policy constitute the sole and entire agreement between you and NTA Life with respect to the Website and supersede all prior and contemporaneous understandings, agreements, representations and warranties, both written and oral, with respect to the Website.
<b>WAIVERS</b>	Any waiver of any provision of these terms will be effective only if in writing and signed by an authorized representative of NTA Life. Any delay or omission by NTA Life to exercise any rights under these terms shall not be construed as a waiver of any rights.
<b>SURVIVAL</b>	The provisions of the following sections shall survive termination or expiration of this Website Terms of Use: Link Disclaimer, Disclaimer of Warranties, Disclaimer of Liability, Indemnification, Choice of Law and Forum, Survival, and Software Licenses.

<b>UNDERWRITING ENTITY</b>	<p>The following Information is disclosed pursuant to various state insurance laws:</p> <p>NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY NAIC IDENTIFICATION NUMBER = 87963 DOMICILE = Texas JURISDICTIONS WHERE AUTHORIZED TO DO BUSINESS = District of Columbia, United States Virgin Islands, and all states within the United States of America with the exception of Massachusetts and New York. PRINCIPAL ADDRESS = 4949 Keller Springs Rd., Addison, TX 75001 PRINCIPAL PHONE = (888) 671-6771 or (800) 825-5682</p> <p>NTA LIFE INSURANCE COMPANY OF NEW YORK NAIC IDENTIFICATION NUMBER = DOMICILE = New York JURISDICTIONS WHERE AUTHORIZED TO DO BUSINESS = New York PRINCIPAL ADDRESS = 600 Third Ave., Suite 206, New York, NY 10016 ADMINISTRATIVE ADDRESS = 4949 Keller Springs Rd., Addison, TX 75001 PRINCIPAL PHONE = (855) 682-5433</p>
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