

SMS Policies

SMS Terms and Conditions

Last Updated: April 30, 2025

By signing up to receive SMS messages from Keudell Morrison Wealth Management (KMWM) ("we," "our," or "the Company"), you agree to the following terms and conditions:

1. Opt-In to SMS Communication

By providing your phone number and opting in to receive SMS messages, you consent to receive marketing and transactional messages from KMWM. These messages may include updates, promotions, reminders, and alerts related to our services.

2. Message Frequency

You may receive a varying number of SMS messages depending on the nature of the service you have opted into. Message frequency may vary.

3. Cost and Carrier Fees

Message and data rates may apply depending on your mobile carrier and plan. You are responsible for any charges or fees incurred as a result of receiving SMS messages.

4. Opt-Out/Unsubscribe/Help

You may opt out of receiving SMS messages at any time by replying "STOP" to any of our messages. Upon opting out, you will no longer receive SMS communications from KMWM. An opted out label will be placed on the clients record to ensure they will no longer receive SMS/MMS messaging from KMWM. If you wish to re-enroll, you can text "START" or follow any re-enrollment instructions provided. Text HELP for assistance to seek help or more information.

5. Content of Messages

SMS communications may include, but are not limited to, promotional offers, reminders, account updates, and important company announcements. We do not guarantee that all content sent via SMS will be error-free or uninterrupted.

6. No Guarantee of Delivery

KMWM does not guarantee that SMS messages will be delivered to your device or that delivery will occur without delays or interruptions due to technical reasons, including but not limited to network outages or issues with your device.

7. Age Requirement

By subscribing to SMS communications from KMWM, you confirm that you are at least 18 years of age or have the consent of a parent or guardian to receive SMS communications.

8. Changes to the SMS Program

KMWM reserves the right to modify or discontinue the SMS program at any time without notice. These terms may also be updated periodically, and your continued participation in the SMS service will be subject to the updated terms.

9. Limitation of Liability

To the fullest extent permitted by law, KMWM is not liable for any direct, indirect, incidental, or consequential damages arising from the use or inability to use the SMS service.

SMS Privacy Policy

Last Updated: April 30, 2025

At Keudell Morrison Wealth Management (KMWM), we value your privacy. This Privacy Policy explains how we collect, use, and protect your information when you opt-in to receive SMS communications.

1. Information We Collect

When you opt in to receive SMS messages, we collect the following information:

- Your phone number.
- Any information you voluntarily provide when interacting with the SMS messages (e.g., responses to surveys, inquiries, or promotional offers).

2. How We Use Your Information

The information we collect is used solely for the purpose of delivering SMS messages related to our products, services, promotions, and updates. We may also use your information to:

- Respond to your inquiries.
- Process your requests related to our services.
- Customize your experience with our SMS communications.

3. Data Sharing and Disclosure

We do not share or sell your phone number or any personal information with any third parties, except in the following circumstances:

- **Service Providers:** We may share your information with trusted third-party service providers who assist with sending SMS messages or providing other services related to our communications. These providers are obligated to handle your information securely and in accordance with our privacy practices.
- **Legal Compliance:** We may disclose your information if required by law, such as to comply with a subpoena, legal process, or government request.

We do not share your mobile information with third parties for marketing purposes.

4. Data Security

We take reasonable measures to protect the information you provide to us through SMS communications. However, no system is 100% secure, and we cannot guarantee the absolute security of your information.

5. Retention of Data

We retain your phone number and related information only for as long as necessary to provide the SMS services and fulfill the purposes outlined in this Privacy Policy, or as required by law. You may unsubscribe from SMS communications at any time by texting "STOP."

6. Your Choices

You can opt out of receiving SMS messages at any time by replying "STOP" to any of our messages. If you do so, we will cease sending you SMS communications, but we may retain your information in accordance with our data retention policies.

7. Changes to This Policy

We may update this Privacy Policy from time to time. When we do, we will update the "Last Updated" date at the top of this policy. We encourage you to review this policy periodically to stay informed about how we are protecting your information.

8. Contact Information

For questions or concerns about SMS communications, please reach out to the following for assistance:

- Name: Kendra Shanley
- Email: kendra@kmwm.com
- Phone: (971) 209-4504