



Messaging Privacy Policy

EFFECTIVE DATE: SEPTEMBER 24, 2026

Ensemble Private Wealth ("we," "us," "our"), a DBA of California Educators Inc., respects your privacy and is committed to protecting your personal information. This Privacy Policy explains how Ensemble Private Wealth collects and uses information about you when you opt in to receive SMS messages from us.

If you have questions about this Messaging Privacy Policy, contact us at gaby@ensemblepw.com or call (818) 206-1163.

Information We Collect

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

- Your phone number
- Your consent to receive SMS messages, and the date, time, and method of that consent
- Your name and email address
- Your basic contact information
- Your messaging history with us
- The planning topic you tell us you are interested in

How We Collect Your Information

We may collect your information directly from you — such as when you complete a form on our website, request a consultation, or speak with a member of our team by phone or in person — or automatically, such as when you interact with our website.

Consent to receive text messages is never a condition of purchasing any product or service. The SMS consent checkbox on our forms is never pre-selected.

How We Use Your Information

We use your information to:

- Send you customer care messages and account notification messages where you have opted in
- Schedule, confirm, and remind you of appointments you have requested
- Respond to inquiries you have submitted to us
- Provide, administer, and improve our financial planning and advisory services
- Operate our business and comply with legal, regulatory, and recordkeeping obligations

Reply **STOP** to cancel at any time. Reply **HELP** for help. Message and data rates may apply. You can review our SMS Terms and Conditions at <https://ensembleprivatewealth.com/terms> for additional information about the opt-out process.

To Whom We Disclose Your Information

Consumer data may be shared with the strictly necessary SMS delivery processors that support the messaging program, and as required by law. Your data is not transferred to any other external organization.

What is shared

Information related to the messaging program, including SMS opt-in data or consent, may be used only as needed to support the messaging program or to comply with legal requirements.

Who it is shared with

- Strictly necessary SMS delivery processors supporting the messaging program
- Parties where disclosure is required by law

What it is used for

- Operating and supporting the messaging program
- Meeting legal obligations

SMS opt-in data or consent is not sold, rented, or shared with third parties except as required by law or with service providers supporting the messaging program.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

The service providers that support the messaging program are the subcontractors that supply the technology used to deliver the messages — our messaging platform provider and the wireless carrier that transmits the message. These providers act as service providers under contract, may use the information solely to operate and support the messaging program on our behalf, and may not use it for their own purposes.

We do not sell or rent your personal information, phone number, or SMS consent opt-in data to anyone, and we do not share it with data brokers, lead generators, or list vendors for any purpose.

Consumer Data Sharing and Protection

- Your data will not be transferred to external organizations, except to strictly necessary SMS delivery processors required to provide messaging services.

- Any such processors may use consumer data only to provide the service and for no other purpose.
- We maintain safeguards to prevent unauthorized sharing of consumer data, including access controls, contractual restrictions, and internal privacy and security procedures.

Access controls

Access to mobile numbers and SMS opt-in records is restricted to the individual employees who need it to operate the messaging program. Accounts are individually credentialed, permissions are reviewed periodically, and access is revoked when a person changes role or leaves the firm.

Contractual restrictions

Our SMS delivery processors are bound by written agreements that permit them to use consumer data solely to provide the messaging service to us. They are prohibited from using it for their own purposes, from disclosing it onward, and from selling, renting, or sharing it with any other party.

Internal privacy and security procedures

We maintain written privacy and security procedures covering the handling of consumer data, train staff on them, keep systems in a secure office and computer environment, and remove mobile numbers from the messaging program promptly upon opt-out.

Protection of Information

We take steps to protect your information against unauthorized use or disclosure. We maintain physical, electronic, and procedural safeguards, restrict access to those with a business or professional need to know, maintain a secure office and computer environment, and require confidentiality commitments from the third parties that support our operations.

Please do not send account numbers, Social Security numbers, or other sensitive information by text message or through our website contact form. Contact us by phone and we will provide a secure method.

Your Privacy Rights

Depending on where you live, you may have the right to request access to the personal information we hold about you, request correction or deletion of that information, and opt out of certain uses.

California residents. Under the California Consumer Privacy Act, as amended, California residents may request disclosure of the categories and specific pieces of personal information collected, request deletion or correction, and opt out of the sale or sharing of personal information. We do not sell or share personal information as those terms are defined under the CCPA. We will not discriminate against you for exercising any of these rights. To make a request, contact us using the details below.

Updates

We may periodically update this privacy policy. If we make material changes that have a substantive and adverse impact on your privacy, we will provide notice on this website prior to the change becoming effective. We encourage you to periodically review this page for the latest information about our privacy practices.

Questions About Our Messaging Program

If you have any questions about our messaging program, please contact the sender directly using the contact method provided on this website.

The sender is California Educators Inc. (dba Ensemble Private Wealth). You can contact the sender directly at gaby@ensemblepw.com or (818) 206-1163.

Consumer Contact

- A direct way to contact the sender is available for consumers with questions about the messaging program.

Consumers may contact the sender about the messaging program by email at gaby@ensemblepw.com, by phone at (818) 206-1163 or (800) 880-4141, by replying **HELP** to any message, or by mail at the address below. These contact details are also published on our website at ensembleprivatewealth.com.

Contact Us

If you have questions about our messaging program or our privacy practices, please contact the message sender using the contact information provided on this website.

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Ensemble Private Wealth (a DBA of California Educators Inc.)

5743 Corsa Ave, Suite 109

Westlake Village, CA 91362

Phone: (818) 206-1163 | Toll free: (800) 880-4141

Email: gaby@ensemblepw.com

We respond to questions about our messaging program and our privacy practices within one business day.

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