



SMS Terms and Conditions

EFFECTIVE DATE: SEPTEMBER 24, 2026

By opting in to receive SMS messages from California Educators Inc. (dba Ensemble Private Wealth), you agree to receive customer care messages and account notification messages.

- **Message frequency:** Message frequency may vary. On average, 10-20 messages per month.
- **Opt-out:** Reply **STOP** to cancel at any time.
- **Help:** Reply **HELP** for help.
- **Carrier charges:** Message and data rates may apply.

Consent to receive SMS messages is not a condition of purchase or service.

If you have questions about these SMS Terms and Conditions, contact us at gaby@ensemblepw.com or call (818) 206-1163.

SMS Messaging Service

Our SMS program sends two categories of messages only:

- **Customer care messages:** Replies and support related to a request or question you have raised with us, including scheduling, confirming, or rescheduling an appointment you asked for.
- **Account notification messages:** Notifications relating to your account or plan with us, such as a document request, a status update, or a confirmation.

We do not send any other categories of messages. We do not send promotional or marketing text messages, and we do not send automated broadcast campaigns.

Consent to receive text messages is not a condition of purchasing any product or service. The SMS consent checkbox on our forms is never pre-selected.

Message Frequency

Message frequency may vary based on your interactions with us. On average, you will receive 10-20 messages per month. California Educators Inc. and carriers are not liable for delays or undelivered messages.

Carrier Charges

Message and data rates may apply. Any charges for sending or receiving text messages are billed by your mobile carrier under the terms of your own wireless plan and are your responsibility. California Educators Inc. does not charge a fee for the messages themselves.

Carriers are not liable for delayed or undelivered messages.

Privacy Policy

Your information will be handled in accordance with our Privacy Policy, available at <https://ensembleprivatewealth.com/privacy>.

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.

Cancellation / Opt-Out Instructions

Reply **STOP** to cancel at any time. You may reply **STOP** to any message we send you. After you opt out of text messaging, you will receive one additional message confirming your request has been processed, and we will send no further messages unless you opt in again.

You may also opt out by calling us at (818) 206-1163 or emailing gaby@ensemblepw.com.

Help / Customer Support

Reply **HELP** for help. You may reply **HELP** to any message we send you to receive support information.

Liability

We are not responsible for any charges, errors, or delays in SMS delivery or undelivered messages caused by your carrier or third-party service providers.

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.

If you have questions about these SMS Terms and Conditions, contact us at gaby@ensemblepw.com or call (818) 206-1163.

The message sender is California Educators Inc. (dba Ensemble Private Wealth).

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

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

Email: [**gaby@ensemblepw.com**](mailto:gaby@ensemblepw.com)

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