

Michael Snowwhite, CFF
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TERMS AND CONDITIONS

These Terms and Conditions ("Terms") govern your use of the website located at caeducators.com (the "Site"), owned and operated by Michael Snowwhite, CFF, doing business as California Educators ("California Educators," "we," "us," or "our"). By accessing or using the Site, submitting a form on the Site, or opting in to receive text messages from us, you agree to be bound by these Terms. If you do not agree to these Terms, please do not use the Site.

Terms and Conditions URL:
https://www.caeducators.com/_files/ugd/082d28_0933b2d2b5584280b20375054b6586c1.pdf

USE OF THE SITE

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NO GUARANTEE OF RESULTS

Any examples, case studies, or discussions of income, earnings, or results referenced on the Site or in related materials are illustrative only. There is no guarantee or warranty that any strategy, product, or service discussed on the Site will produce the same or similar results for you. Your results will depend on your individual circumstances, and California Educators makes no representation or warranty as to future

performance or outcomes.

SMS / TEXT MESSAGING PROGRAM TERMS

By opting in to receive SMS messages from California Educators Inc., you agree to receive conversational messages. These messages are limited to one-to-one, conversational text communications initiated by you, such as confirming or rescheduling an appointment you have scheduled with us, or responding to a specific question or inquiry you have submitted to us. This SMS program does not include event notifications, course announcements, marketing messages, or any other broadcast or bulk outreach. This SMS program operates under the following terms:

- **Message Frequency:** Message frequency may vary. On average, 1-2 messages per month.
- **Message and Data Rates:** Message and data rates may apply.
- **Opt-Out:** You can opt out at any time by replying "STOP" to any message you receive from us. After opting out, you may receive one final message confirming your opt-out. You may also contact us at info@caeducators.com or (818) 206-1163 to be removed from our text messaging list.
- **Help:** Reply "HELP" for assistance, or contact us at (818) 206-1163.
- **Opt-In:** You must affirmatively opt in (e.g., by submitting a form with your phone number and consent checkbox) to receive text messages. Consent to receive text messages is not a condition of purchasing any goods or services.
- **Carrier Liability:** Carriers are not liable for delayed or undelivered messages.
- **Supported Carriers:** Wireless carrier coverage may vary; we are not responsible for messages that are not received due to carrier network issues or device limitations.
- **No Data Sharing:** We do not share your mobile phone number or SMS opt-in consent data with third parties or affiliates for their marketing or promotional purposes. Your consent to receive text messages is not shared with any third party.

For more information on how we collect, use, and protect your information, including information collected in connection with our SMS program, please see our Privacy Policy:

Privacy	Policy	URL:
https://www.caeducators.com/_files/ugd/082d28_da7c83a08e7945f98a1ac311c8e59f59.pdf		

SMS OPT-IN DISCLOSURE (AS DISPLAYED ON WEBSITE)

The following consent disclosure is displayed directly above the phone number field on our website contact form at <https://www.caeducators.com>, and governs how users opt in to this SMS program:

"By providing your phone number, you consent to receive conversational text messages from California Educators. Message and data rates may apply. Message frequency may vary, on average 1-2 messages per month. Reply STOP to opt out, HELP for help. For more information, see our Privacy Policy and Terms and Conditions at the URLs listed below."

Privacy	Policy	URL:
https://www.caeducators.com/_files/ugd/082d28_da7c83a08e7945f98a1ac311c8e59f59.pdf		
Terms	and	Conditions
URL:		
https://www.caeducators.com/_files/ugd/082d28_0933b2d2b5584280b20375054b6586c1.pdf		

CONTACT INFORMATION

Consumers may contact California Educators / Michael Snowwhite, CFF using the contact information provided in this section for any privacy-related questions or requests: Email: info@caeducators.com. Phone: (818) 206-1163. Toll Free: (800) 880-4141. Address: 5743 Corsa Ave, Suite 109, Westlake Village, CA

91362.

USE AND DISCLOSURE OF CONSUMER DATA

Consumer data, including SMS opt-in and registration data and phone numbers, will not be sold, shared, rented, transferred, or disclosed to external organizations.

LIMITED SERVICE PROVIDER ACCESS

Consumer data may be provided only as strictly necessary for service delivery by contracted processors and not for their independent use.

VENDOR RESTRICTIONS

- Service providers are contractually prohibited from unauthorized use of consumer data.
- Service providers are contractually prohibited from further disclosure of consumer data.

DISCLAIMER OF WARRANTIES

The Site and its content are provided on an “as is” and “as available” basis without warranties of any kind, either express or implied. California Educators does not warrant that the Site will be uninterrupted, error-free, or secure, or that any defects will be corrected.

LIMITATION OF LIABILITY

To the fullest extent permitted by law, California Educators and its affiliates, officers, employees, and agents shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or related to your use of, or inability to use, the Site or any text messages sent or received through our SMS program.

CHANGES TO THESE TERMS

California Educators reserves the right to modify these Terms at any time. Any changes will be posted on this page, and if such changes are material, a notice will be included on the home page of the Site for a period of time. Your continued use of the Site or continued opt-in to our text messaging program after any changes constitutes your acceptance of the revised Terms.

CONTACT US

If you have any questions about these Terms and Conditions, please contact us at:

California Educators

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