

SMS Privacy Policy

VK Wealth Advisors, Inc. (“VK Wealth Advisors”) is committed to protecting your privacy. This SMS Privacy Policy (the “SMS Policy”) governs how we treat the Personal Information that we collect and receive from you in connection with your use of our SMS Service (“Service”).

By using the Service, you agree to the terms of this SMS Policy. VK Wealth Advisors reserves the right, in its sole discretion, to modify or change this Policy at any time with or without prior notice to you. The date of the last update will be posted at the bottom of this Policy for your convenience. This SMS Policy, and any changes, are effective as soon as posted. Your continued use of the Service following the posting of any changes to the SMS Policy constitutes your full acceptance of those changes.

“Personal Information” is information that individually identifies you, such as your mobile phone number, as well as the any Personal Information that you choose to include in messages you send through the Service.

What Personal Information is Collected About You

Through the use of the Service, we collect your phone number and consent status to provide you with SMS services. This information is used solely for the purpose of delivering text messages.

How VK Wealth Advisors Uses Personal Information About You

We use Personal Information to provide you with the Service, and process and respond to inquiries and service requests.

VK Wealth Advisors utilizes servers and services owned by third parties. As such, each message that you send through the Service is stored on VK Wealth Advisors Customer Relationship Management Software (“CRM”) servers, VK Wealth Advisors archiving service’s servers. All communications are archived within the VK Wealth Advisors CRM for compliance and auditing reasons.

Disclosure of Your Information

We will not share your opt-in to our SMS services with any third party for purposes unrelated to providing you with the service. We may share your Personal Data, including your SMS opt-in or consent status, with third parties that help us provide our messaging services, including but not limited to platform providers, phone companies, and any other vendors who assist us in the delivery of text messages.

We may use or disclose such information in any of the following limited circumstances:

- We have your consent.
- We need to enforce our Terms of Service.
- We provide such information to third parties who have entered into non-disclosure agreements with us.
- We respond to subpoenas, court orders, regulatory examinations, or legal process, or to establish or exercise our legal rights, or the legal rights of others, or defend against legal claims.
- We believe it is necessary to share Personal Information to investigate, prevent, or take action regarding illegal activities, suspected fraud, or as otherwise required by law.

All of the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Data Protection

We are committed to protecting your personal information and have implemented appropriate technical and organizational measures to ensure its security.

Terms and Conditions

Opting In

A client must reply “yes” to a text invite message sent to them by VK Wealth Advisors. By opting into our SMS program, you agree to receive text messages from VK Wealth Advisors regarding investment management and financial planning services.

Opting Out

You can opt-out of receiving messages at any time by replying STOP. For help, reply HELP.

Message Frequency

Message frequency may vary. You will receive messages from us commensurate with the servicing needs of your relationship with VK Wealth Advisors.

Cost Disclosure

Standard message and data rates apply. Please check with your mobile provider for details.

Legal Disclaimer

By participating, you agree to our terms and conditions and privacy policy. We reserve the right to modify these terms at any time.

Customer Care and Contact Information

For assistance or any questions or concerns regarding your privacy, please contact us at 814-420-4401 and ask to speak with our Chief Operating Officer.

Last Updated

This policy was last updated on August 29, 2025.