

Terms of Service and Privacy Policy for Capitol Planning Group

Terms of Service

1. Acceptance of Terms

By accessing or using the services provided by Capitol Planning Group ("Company," "we," or "us"), you agree to comply with and be bound by these Terms of Service ("Terms"). If you do not agree to these Terms, you may not use our services.

2. Services Provided

We provide financial advisory services, including but not limited to investment planning, retirement strategies, and wealth management. All services are subject to applicable laws and regulations.

3. Client Responsibilities

- You agree to provide accurate and complete information when engaging with our services.
- You are responsible for maintaining the confidentiality of your account information.
- You agree not to misuse or abuse our services, including any unauthorized or fraudulent activity.

4. Communications Consent

By using our services, you consent to receiving text messages, emails, and other communications related to your account and our services. For text messages, message and data rates may apply. You can opt-out of communications by following the instructions provided in the messages or contacting us directly.

5. Limitation of Liability

To the maximum extent permitted by law, Capitol Planning Group is not liable for any indirect, incidental, special, or consequential damages arising out of or in connection with the use of our services.

6. Termination

We reserve the right to terminate or suspend access to our services at our sole discretion without prior notice for conduct that violates these Terms or is otherwise harmful to our interests or those of other clients.

7. Governing Law

These Terms are governed by the laws of the State of California, without regard to its conflict of laws principles.

Privacy Policy

1. Introduction

This Privacy Policy explains how Capitol Planning Group collects, uses, and protects your personal information. By using our services, you consent to the data practices described in this policy.

2. Information We Collect

We collect the following types of information:

- **Personal Information:** Name, contact details, financial information, and other data necessary to provide our services.
- **Usage Data:** Information about how you use our website and services.
- **Communication Data:** Records of correspondence and interactions, including text messages and emails.

3. How We Use Your Information

Your information is used to:

- Provide and improve our services.
- Communicate with you regarding your account and services.
- Comply with legal obligations and regulatory requirements.

4. Data Sharing

We do not sell or share your personal information with third parties except:

- As necessary to provide our services (e.g., sharing with financial institutions).
- To comply with legal obligations or protect our rights.
- With your explicit consent.

5. Data Security

We implement industry-standard security measures to protect your personal information. However, no method of transmission over the internet or electronic storage is completely secure.

6. Your Rights

You have the right to:

- Access and update your personal information.
- Request the deletion of your personal information, subject to applicable legal requirements.
- Opt-out of receiving marketing communications.

7. 10DLC TCR Compliance

We comply with The Campaign Registry (TCR) requirements for 10-digit long code messaging. This includes:

- Registering our messaging campaigns.
- Ensuring transparency and compliance with all messaging regulations.
- Providing opt-out mechanisms for text message recipients.

8. Changes to This Policy

We reserve the right to update this Privacy Policy at any time. Changes will be communicated via email or an update on our website.

9. Contact Us

If you have questions or concerns about this policy or our practices, please contact us at:

Capitol Planning Group
1540 River Park Drive Ste. 107
Sacramento, CA 95815
916-570-6000
dburnham@capitolplanninggroup.com