

SMS TERMS AND CONDITIONS

Program Description

Worthen Financial Advisors, Inc. (“Worthen”) offers SMS/text messaging as a convenience to existing and prospective clients who have provided prior consent. Text messages are used solely for client service and administrative communications related to advisory services.

Consent to Receive SMS Communications:

By opting in, you consent to receive SMS messages from Worthen, confirm you are the authorized user of the mobile number, and acknowledge that consent is not a condition of receiving advisory services.

Types of SMS Communications:

If you have consented to receiving text messages from Worthen, you may receive messages related to the following:

- Meeting requests and reminders, or other relevant account information, such as appointment reminders, scheduling confirmations, administrative and operational notices, and account servicing communications.
- Billing inquiries.
- Limited informational updates regarding our advisory services.
- Educational content.

Example: “Hello, this is Worthen Financial Advisors with a friendly reminder about your upcoming meeting with Angela Johnson at our office on January 1, 2026, at 10:00 am. Reply HELP for help or STOP to opt out of SMS messaging at any time.”

Message Frequency:

Message frequency will vary based on your interactions with the Firm, account activity, and service needs. Clients typically receive messages on an as-needed basis rather than recurring promotional messages. For example, you may receive a few SMS messages per week about your account(s) status or review meeting(s), one SMS message per month with educational content, and one SMS message per quarter about billing inquiries.

Potential Fees for SMS Messaging:

Please note that standard message and data rates may apply, depending on your mobile carrier’s pricing plan. These fees may vary depending on whether the message is sent domestically or internationally. The Worthen is not responsible for carrier charges.

Opt-In Method:

You may opt in to receive SMS messages from Worthen in the following ways:

- Verbally, during a conversation with your advisor
- By confirming via email with your advisor

Opt-Out Method:

You can opt out of receiving SMS messages at any time. To do so, simply reply “STOP” to any

SMS message you receive. Alternatively, you can contact us directly at (832) 895-1188 to request removal from our messaging list. If you do not wish to receive SMS messages, you can choose not to check the SMS consent box on our forms or speak directly with your Worthen advisor.

Help:

If you are experiencing any issues, you can reply with the keyword HELP. Alternatively, you can get help directly from us by calling (832) 895-1188.

Privacy & Confidentiality:

We respect your privacy and maintain policies to safeguard client information in compliance with applicable securities and privacy regulations. Your mobile number will be used solely for client communication and will not be sold or shared with third parties for marketing. Please review our Privacy Policy, which is available on our website's homepage.

Important Advisory Communication Limitations:

For your protection and regulatory compliance:

- Do not send trade instructions via text message.
- Do not send sensitive personal or financial information via SMS.
- Investment advice is not provided via text messaging.

Please contact Worthen directly for time-sensitive or investment-related requests.