

## Terms and Conditions

1. **Program Description:**

- "By opting into our SMS program, you agree to receive text messages from Goldstar Investment & Insurance Services regarding customer care."

2. **Message Frequency:**

- "Message frequency may vary. You will receive approximately 2 messages per week or when necessary"

3. **Cost Disclosure:**

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

4. **Opt-Out Instructions:**

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

5. **Customer Care:**

- "For assistance, contact our customer care at 732-367-4447."

6. **Legal Disclaimers:**

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

7. **Links:**

- "For more information, please visit our [Privacy Policy](#) and Terms and Conditions.