

## **Terms of Service**

These terms and conditions govern the use of SMS services provided by Federal Benefits Institute, LLC, ("the Company"). By subscribing to this service, you agree to be bound by these terms and conditions.

## **Subscription**

To subscribe to the SMS service, you must opt-in by providing your mobile number to the Company.

## **Message and Data Rates**

You acknowledge that message and data rates may apply. The Company is not responsible for any charges incurred by you.

## **Message Frequency**

You may receive up to 1-2 messages per week.

## **Opt-Out**

You may opt out of the SMS service at any time by replying "STOP" to any message received. The Company will promptly stop sending messages upon receipt of your opt-out request.

## **Disclaimer of Liability**

The Company will not be liable for any loss, damage, or inconvenience caused by the use of the SMS service. You assume all risks and responsibility for using the service.

## **Agreement**

By subscribing to the SMS service provided by the Company, you agree to these terms and conditions. If you do not agree, please do not subscribe to the SMS service.