



SMS TERMS OF SERVICE

United Heritage Life Insurance Company (UHLIC) | unitedheritagelife.com
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These terms of service govern the text message services of the United Heritage Life Insurance Company (“United Heritage”, “we”, or “us”) and its parent, subsidiaries, and affiliates, i.e., entities which are controlled by, control, or are under common control with, United Heritage Life Insurance Company.

Your use of the United Heritage services to receive short message services and/or multi-media services (“Messages”) from us for person-to-person communication or through a third-party service provider (the “SMS Services”) is subject to these SMS Terms of Service (these “SMS Terms”). By enrolling to use, using, or accessing the SMS Services, you accept and agree to these SMS Terms, including our SMS Privacy Terms below.

SMS SERVICES DESCRIPTION

The SMS Services include both person-to-person communications with a United Heritage employee and marketing or non-marketing Message sent by a third-party service provider utilizing automated technology.

We may send marketing and non-marketing Messages through the SMS Services. Marketing Messages advertise and promote our products and services and may include promotions, specials, other marketing offers, and other relevant information. Non-marketing, or transactional, Messages relate to an existing or ongoing transaction and may include updates and other transaction-related information. Messages may be sent using an automated technology, including an autodialer, automated system, or automatic telephone dialing system.

Message frequency will vary and Messages may be made or placed using different telephone numbers or short codes. We may send you an initial Message providing details about the service. We do not charge for Messages sent through the SMS Services but the standard messaging rates of your wireless carrier or other applicable provider may apply. You remain responsible for any and all charges; contact your carrier/provider for further information about your messaging plan.

ELIGIBILITY

To receive SMS Services, you must be a resident of the United States and 18 years of age or older.

USER OPT-IN

“Opting In,” “Opt In,” and “Opt-In” refer to requesting, joining, agreeing to, enrolling in, signing up for, or consenting to receive one or more Messages from us at the mobile phone number associated with your opt-in. You represent that any mobile phone number you provide to us is a valid mobile phone number of which you are the valid account owner or authorized user. If you change your mobile phone number or are no longer the valid account owner or authorized user of the mobile phone number, you are responsible for notifying us immediately at marketingsupport@unitedheritage.com. You agree to indemnify us in full for all claims, expenses, and damages related to or caused in whole or in part by your failure to notify us if you change your mobile phone number including, but not limited to, all claims, expenses, and damages related to or arising under the Telephone Consumer Protection Act. SMS Terms of Service (05-2026)

Your use of the SMS Services is not required to make any purchase from us and your use of the SMS Services is completely voluntary.

USER OPT-OUT AND SUPPORT

You may opt-out of the SMS Services at any time. If you wish to opt-out of the SMS Services and stop receiving Messages from us, or you no longer agree to these SMS Terms, reply STOP, QUIT, CANCEL, OPT-OUT, or UNSUBSCRIBE to any Message from us. You may receive a one-time opt-out confirmation Message. The SMS Services may not recognize requests that modify the foregoing commands, and you agree that we and our service providers will not be liable for failing to honor requests that do not comply with the requirements in these SMS Terms. You understand and agree that the foregoing is the only reasonable method of opting out. If you want to use the SMS Services again, just opt-in as you did the first time, or text START to a Message sent by us, and we will start sending Messages to you again. For support, reply HELP to any Message from us. We may also change the telephone number or short code we use to operate the SMS Services and we will notify you of any such change. You acknowledge that any requests sent to a telephone number or short code that has been changed may not be received by us and we will not be responsible for failing to honor a request sent to a telephone number or short code that has been changed.

As to person-to-person communications via SMS Services, opt-out requests are specific to each conversation between you and one of our employees and their associated phone number. After unsubscribing, we may send you confirmation of your opt-out via text message.

DISCLAIMER OF WARRANTY AND LIABILITY

The SMS Services are offered on an “as-is” basis and may not be available in all areas, at all times, or on all mobile providers. You agree that neither we nor our service providers will be liable for any failed, delayed, or misdirected delivery of any Message or information sent through the SMS Services. To the fullest extent permissible pursuant to applicable law, we are not responsible and will not be liable for any damages of any nature, including without limitation any incidental, special or consequential damages (such as lost profits or lost business opportunities), punitive damages or attorney’s fees.

MODIFICATIONS

We may revise, modify, amend, suspend or cancel all or any part of the SMS Services, or any of its features at any time, with or without notice. To the extent permitted by applicable law, we may also modify these SMS Terms, including the SMS Privacy Terms, at any time, including to reflect changes to our practices or for other operational, legal, or regulatory reasons. You agree to review these SMS Terms periodically to ensure that you are aware of any modifications. Your continued use of the SMS Services will constitute your acceptance of those modifications or changes.

SMS PRIVACY TERMS

These SMS Privacy Terms describe how we collect, use and disclose your personal information in connection with your use of the

SMS Services for marketing and non-marketing purposes from us including through third-party vendors such as the Constant Contact, Inc. platform.

These SMS Terms, including our SMS Privacy Terms, are strictly limited to the SMS Services described herein and do not relate to the collection or use of personal information through any of our other services. In addition, these SMS Privacy Terms have no effect on and are unrelated to any other privacy policy(ies), that may govern the relationship between you and us in other contexts. Please read these terms carefully; by enrolling to use, using, or accessing the SMS Services, you accept and agree to the collection, use, and disclosure of your information as described herein. If you do not agree, please do not use or access any of the SMS Services.

INFORMATION COLLECTED ABOUT YOU

Personal information we collect about you through your use of the SMS Services may include first name, last name, mobile number, address, email address, job title, and birthday.

We may use cookies or similar technologies on our website or websites associated with the SMS Services to automatically collect your interactions with any URL links included in the Messages.

USE OF PERSONAL INFORMATION FOR SMS SERVICES

We use your personal information to provide you with our products and services and other relevant information. We may also use this information to market our products and services to you, including by the SMS Services subject to your consent.

DISCLOSURE OF PERSONAL INFORMATION

We may use third-party service providers to assist us with providing and marketing our products and services to you, and we may disclose your information with such third parties for these purposes.

*Notwithstanding anything set forth in these SMS Privacy Terms, we do not share text message opt-in consents or related mobile telephone numbers with third parties, except with our service providers and vendors to provide the SMS Services.

*Please also review [Constant Contact's Customer Data Notice](#) for information about how they use your information.

We may also share your personal information if necessary to comply with any applicable law or regulation, to respond to a subpoena, search warrant or other lawful request for information we receive, in the event of a merger or sale of our company, or to otherwise protect our rights or property.

CONTACT INFORMATION

If you have any questions about these SMS Terms of Service, please contact us at marketingsupport@unitedheritage.com.